Monopole
RUSSIAN
'BLEND'
Cigarettes
contain all the delicate flavour and sweet fragrance that make Russian Cigarettes unique.
1/- for 20
of all Tobacconists.
W. Morris & Sons, Ltd., London, E.

SWEAR NOT! But Use a "J.B." Pen. Coupon on Page 16.

JOHN BULL

VOL. XXVII. No. 719. SATURDAY, MARCH 13, 1920. TWOPENCE.

[Registered at the G.P.O. as a Newspaper.]

JELKS'
HIGH-GRADE SECONDHAND FURNITURE
W. JELKS & SONS,
263, 265, 267, 269, 271, 273, 275
HOLLOWAY RD.,
LONDON, N.
Depositories 2-16, Eden Grove, (Adjg.)
Half Cost and Double Wear of Cheap New Goods. £50,000 worth of stock. Established over 50 years. Call and view magnificent display of best Secondhand Furniture.

Resting, but Watchful

Edited by HORATIO BOTTOMLEY

By Appointment H.M. The King.

The Food Controller stated:

"As regards condensed milk, a rise in price was inevitable even if control had continued, on account of the adverse American Exchange, and the rise in the price of sugar issued." —*Yide* Daily Press, 20/2/1920.

From the 31st January, the Sugar Commission compel us to pay 1/- per lb. instead of 7d. per lb. for the government sugar used in the English production of

NESTLÉ'S MILK

which means 2d. per tin increased cost apart from the adverse American exchange. To avoid burdening the public with the whole addition we have decided to average costs of stocks and present production with expected summer prices and in this way increase only by 1½d. to the

Cash price 1/6 per tin.

THE BEST—
THEREFORE THE CHEAPEST

Every tin of Nestlé's Milk used, doubles the weekly ration of 6 ounces of refined sugar which it contains:

NESTLÉ'S, 6 & 8, EASTCHEAP, E.C.3

BIGGEST PRIZE OFFER EVER MADE

You can Play the Piano To-day.

By Naunton's National Music System.

IT makes no difference whether you have had previous lessons or not, whether you are 80 years of age or only eight, we guarantee that you can play the piano to-day by this wonderful and simple system. There are no sharps, flats, or theoretical difficulties to worry you, and no tiresome or wearisome exercises or scales to be learnt. You play correctly with both hands at once. No difficulty or drudgery whatever.

FAILURE IS IMPOSSIBLE.

"You cannot fail." All you have to do is to sit down to the piano with our music and play it at once. Hymns, Dance Music, Songs, Classics—anything.

Over 50,000 People are playing by it, and are playing perfectly. If they can do it, so can you.

No one need ever say again, "I wish I could play"; everyone can do it to-day.

Let us tell you all about this wonderful, simple, and rapid system.

Take advantage of the offer we make on the Coupon below, and by return of post you will receive eight tunes, which we guarantee you can play: thus you can prove for yourself the accuracy of our system and the accuracy of our statements. This small outlay will open up the delights of the vast realm of music to you, and give you many years of purest pleasure.

SPECIAL TRIAL OFFER COUPON. *John Bull.*
13/3/20

To the Manager, NAUNTON'S NATIONAL MUSIC SYSTEM,
Memorial Hall, Farringdon Street, London, E.C.

I send herewith postal order for One Shilling and Sixpence, in return for which please send me your "Special No. 2," containing eight tunes, published at 2s. 6d., also particulars of how I can become a thorough musician.

Note.—Please fill in Postal Order payable to Naunton's National Music System, Ltd.

NAME .....

ADDRESS .....

Straphanging a Pleasure After Using "TIZ"

Cures sore, tired, aching, swollen feet.

"Why on earth did I forget to use TIZ!"

TIZ draws out the poisonous exudations and leaves your feet fresh and free from pain. Just place your tired, aching feet in a TIZ bath and Hey, Presto! away goes the pain. What a relief! TIZ makes walking or standing a pleasure, no matter what the conditions. Corns and bunions are absolutely cured.

Mr. F. Salmon of March, Cambs., says: "TIZ has done wonders to my feet. I was a great sufferer—almost a cripple—and my work seemed a burden to me. I spent considerable money on other preparations but got no relief until I bought a box of TIZ. After using the contents of this one box I felt a different man." Get a 1/3 box at your Chemist's or Stores and have instant relief from foot troubles.

Refuse all substitutes. Look for "TIZ" on the box and W. L. DODGE, Ltd., 27, Charterhouse Square, E.C.1.

MASTER the Piano

I will teach YOU to do it easily, without Fatigue or Drudgery.

My System is Simple, Pleasurable, and as nearly Infallible as anything human can be. It is A.B.C. to understand, yet strictly orthodox, ordinary notation. It is uncannily rapid in giving results, almost without conscious effort. A Real Feeling of Mastery is imparted, and never a dull moment. During eighteen years I have taught thousands, and I can teach YOU. Lessons graded from Beginners who do not know a note to Professional Players.

Practically a Beginner (4 lessons) writes: A very decent pianist, after listening to my playing, was astounded to hear I had only been studying so short a time. T. A. H. (Creswell.)

Judge for yourself by reading my book, "Mind, Muscle and Keyboard." I will send a copy and form for FREE Personal Opinion and Advice on receipt of postcard with address (Mrs., Miss, Rev., Mr.) and one word to suit your case, Beginner, Elementary, Moderate, or Advanced. This is your opportunity

DO IT NOW.

Mr. BECKER, 81, Bristol House, Holborn Viaduct, LONDON, E.C.1

Send for the SARTOR Free Bargain Book To-day!

3-Gn. RAINCOATS for 29/6

Ladies', Gent.'s, Maids', and Youths' Styles—all in Stock.

SARTOR MANUFACTURING Co.,
(Dept. J) 53, OXFORD RD., MANCHESTER.

Barnett's Bargain Raincoats

Made in 3 smart styles from proofed fully check lined—tailor made and finished—The World's biggest Raincoat Bargains. Satisfaction Guaranteed or money refunded.

Pattern and Booklet No. 62. Post Free

28/6

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24, Scotland Rd. NELSON

TATCHO
The HAIR GROWER

Mr. Geo. R. Sims' discovery 1/3, 2/9, 4/6

It soothes while it smoothes

Invest 5/- to-day in an 'Ever-Ready' Safety Razor, and treat your face to the quickest and smoothest shave it has ever had.

'Ever-Ready' Safety Razor

The famous 'Radio' Blades that come in the 'Ever-Ready' Outfit will take off the roughest stubble in a moment—and keep their keen cutting edge through repeated shaves. The 'Ever-Ready' Outfit cost only

5/- COMPLETE WITH SIX 'RADIO' BLADES.

Extra Blades 6 for 2/- : 12 for 4/-

Obtainable at all Stores, Cutlers, Ironmongers, Chemists and Hairdressers.

'The Barber in a Box.'

'EVER-READY' SAFETY RAZOR CO. Ltd.
130, Great Portland Street, London, W.1.

I CURE WEAK NERVES!

IT is well known to the medical profession that nerve-weakness is one of the most difficult ailments to cure.

It is equally well known that war has made neurasthenia very prevalent.

A most interesting booklet, entitled, "Your Golden Opportunity," shows that sleeplessness, worry over trifles, pessimism, lack of ambition, irritability, stomach trouble, failure to concentrate, palpitation, sudden exhaustion, heaviness of limbs—all these symptoms, and 140 others, mean nerve trouble. The sufferer cannot enjoy life. It means good-bye to happiness, content and success when your nerves give way. It is quite a common experience for the sufferer to visit an entertainment and, instead of enjoying same, have to leave during the show. Everything seems a trial and a care.

Personality, perseverance, and NERVOUS ENERGY are the very keynotes to success. Unfortunately nerve weakness kills these attributes, and the sufferer, without the right treatment, becomes a nervous and physical wreck, a failure instead of a success.

But the author of the remarkable nerve treatise referred to, Mr. Thomas Inch, the famous Health Specialist, has a most important message for all "John Bull" readers who suffer from nerves. He has placed at their disposal a limited number of the books. All you have to do is to write him at his consulting rooms, Dept. B., 74, Clarendon Road, Putney, London, S.W.15, and enclose two stamps. Lay particulars of your case before him, when he has promised to diagnose your case and send the book with a sympathetic letter without charge or obligation.

Thomas Inch

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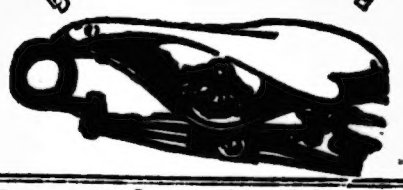
Make travel by road really comfortable.

Write for Catalogue of all Models.



J. B. BROOKS, & Co., Ltd., 92, CRITERION WORKS, BIRMINGHAM.

JOHN BULL

"Peace hath her victories no less renowned than war."
Milton.

The Paper on which the Sun Never Sets.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

"For forms of government let fools contest;
Whate'er is best administered is best."—*Pope.*

Vol. XXVII. No. 719. **Week ending Saturday, March 13th, 1920.** **Twopence.**

"THE WORLD, THE FLESH, AND THE DEVIL."

[The Editor discourses upon passing events and topics of the day.]

Stockport.

All goes well; and it is really interesting to observe how seriously these "freak" candidatures of ours are now being regarded. More next week. Meanwhile, Kindell is kindling the crowd.

Sir Leo Chiozza-Money.

We trust the illness of this gentleman is not serious. It will be a bitter disappointment to us if, after all, he is not the "Labour" candidate for Stockport. His "selection" for the job seemed too good to be true.

Mr. Asquith

Like ourselves—if we may be forgiven the impudence of the illustration—Mr. Asquith is lying low. Not much will be heard of us in the House till after Stockport—but then—well, we will wait and see!

Dartford.

Somewhat against our inclination, we have lent a kindly ear to the appeal of the National Party—at which, despite its small parliamentary proportions we are not disposed to sneer—that we should stand down in favour of its candidate, to whom we extend our best wishes.

Wrekin Explained.

After observing that "Wrekin is very bad," our sombre contemporary, the *Nation*, says: "Erratic electioneering should be corrected, and the only remedy is to put more knowledge and right feeling into politics." For self-righteous unction, refer us to the Party Press.

Business Government Candidates.

Our appeal for the names of readers—men or women—prepared to stand as Independent Business, Anti-waste candidates, has resulted in an amazing list. Let the Parties look out!

The Kaiser.

Every day it becomes clearer that Kaiser Bill will never receive either trial or punishment. How the Prime Minister did pull the legs of M.P.s,!

Our Jumping "Jimmy."

Three cheers for the British £, which is showing that there is life in the old dog yet! Uncle Sam evidently didn't think he was going to get that first instalment of £50,000,000 due in October.

Sir Henry Norman.

There can be no question that Sir Henry Norman comes very badly out of the Marconi correspondence, and we sympathise with Mr. Godfrey Isaacs in the way he was handicapped during the recent trial by the absence of letters which he has now obtained from Germany.

Our Boxing Champion.

It is rather amusing to find other journals taking up what Fleet Street would call our Boxing Champion "stunt," but we pin our faith to "Smiler" Hales—who reports progress on another page.

From Over There.

In a character study of us, this is what the *Detroit News* says:—"He is the ultimate in demagoguery—a disembodied vocalising machine, a rubber mouth attached to a superhuman sound producer" Friendly chaps, these Yanks.

Taxing the Co-ops.

In our natural desire to raise revenue wherever possible, we must be on our guard against injustice, and although where a Co-operative Society is in reality nothing more than a trading concern it may be right that it should pay Income Tax, each case should be treated strictly on its merits.

The "Prudential."

Nobody can charge us with undue admiration or sympathy for the Prudential Assurance Company, but, upon our word, the latest report is very wonderful. And what interests us especially is the provision of a minimum wage of £3 per week for the Agents. How we pleaded their cause years ago!

Empire Day.

Before the war it used to be the fashion of certain M.P.s, whenever "Empire Day" was mentioned in the House, to get up and ask "What is this Empire Day?" Now we are glad to see that a serious effort is being made to secure its national observance. May 24th is, after all, much to be preferred to Nov. 11th.

"F. E." Caught Napping.

Many readers have called our attention to a recent speech, as reported in the *Times*, in which Lord Birkenhead is represented as speaking of the men "who sailed with George Washington in the *Mayflower*," the dates of the sailing and of Washington's birth being respectively 1621 and 1732. It is clear that someone has blundered.

Transpontine Usury.

The suggestion of Mr. McAdoo—former Secretary of the United States Treasury, *and son-in-law of President Wilson*—that Great Britain, having liberally pledged her credit on behalf of her Allies, and thus become the principal debtor of the United States, should cede her West Indian islands to America in part settlement, certainly interests us. As our contemporary the *Star* says, why not Canada or some other important portion of our Empire?

Return of a Renegade.

Why is Mr. Capel George Pett Pownall, who was banished from Switzerland in 1918, and sought German protection, been allowed to return to this country?

The Odhams Press.

The scheme for the amalgamation of the proprietary of this journal with the House of Odhams is now *un fait accompli*, and again we congratulate the shareholders of both concerns.

Anti-Cruelty Propaganda.

We are glad to call attention to the public meeting which will be held in the Central Hall, Westminster, on Friday evening this week, to "Stop cruelty to children and animals," at which we shall have the honour of presiding.

Religious Feudalism.

So certain school authorities are objecting to the children singing the following verse:

The Rich man in his castle,
The Poor man at his gate,
God made them high and lowly
And ordered their estate.

But whether by Divine decree or not, the two will ever be there.

Ireland.

Surely Mr. Lloyd George will not be so stupid as to play into the hands of Mr. Asquith over the new Home Rule Bill. Let him withdraw it, and invite the Ulstermen and the Nationalists to draft a measure themselves. That is the only way.

Mr. Leverton Harris.

We have not heard much of our right hon. friend for some time past, but we read that he has now "rejoined" the Board of the Metropolitan Electric Supply Co., Ltd. However, so long as he doesn't rejoin the Government we don't mind.

***Deutschland* Souvenirs.**

Now that the moulders' strike is settled, we are receiving good deliveries of souvenirs made from the metal of the German submarine. Send for an illustrated catalogue, and you may secure some real bargains.

Rent Restriction.

We are asked by many readers to urge that the proceedings of the Select Committee to consider the question of the extension of the Rent Restriction Acts should be held in public. We beg to urge.

Women M.P.s.

And we are also being pressed to further the candidature of a few British-born women M.P.s. Nothing would give us greater pleasure.

Local Limerick.

(*Mr. W. B. Prosser, Clerk to the Kent County Council—on the ground that he "ought to bear his fair share of taxation resulting from the war"—has declined an increase of salary.*)

There once was a good man named Prosser,
Who as Kent County Clerk was no dosser;
When without grief or pain
He declined further gain,
Said the rest of the bunch, "You're a josser!"

Poor Pensioners.

Lord Burnham is putting up a strong fight in the House of Lords on behalf of retired Civil Servants, whose claim to increased pensions is unanswerable. These men, as his Lordship justly puts it, "have given of their best to the State for many years." Now that justice has been done to the police pensioners, the claim of the retired Civil Servant can no longer be ignored.

Smells from Cologne.

Supplies of eau-de-Cologne are already arriving from Germany. So long as superior perfumes can be made in England, we do not see why encouragement should be given to the importation of inferior stinks from Hunland. The sale of German scent in England will not materially help the payment of the Indemnity, so we trust British users of perfumes will keep their handkerchiefs patriotically clean and free from the taint of Hun smells.

A Low Valuation.

A young man joined the staff of the Valuation Department in 1911 at 15s. a week. By the time he enlisted in 1914 the Government were paying him £1 a week. On demobilisation in March, 1919, he resumed his official labours at £75 a year, plus a war bonus of 19s. a week. He is 26 years of age; the salary he receives is the highest paid to his class in his department; and he "has as much chance of a living wage and an established post as the man in the moon." But the man in the moon *has* certainly an established post, and has had a living wage ever since we have known him.

Man's Inhumanity to—Woman.

Mary O'Gara, a cardroom worker, aged 22, unmarried, has been sentenced to death at Manchester Assizes for the murder of her eight-months-old baby. If the wretched mother had been allowed to leave her child at the workhouse while she went to work, this pitiful tragedy might never have taken place. The jury added to their verdict a strong recommendation to mercy, and we trust it will have effect. So long as the man in a great degree morally responsible for the murder remains unpunished, it seems to us unjust to visit the full weight of the Law upon the miserable victim of his seduction. Mary O'Gara must not hang!

Smuts.

Our attention is drawn by a South African resident to some sentences from a recent speech of Prime Minister Smuts:—(1) "England and its Ministers and Parliament have nothing more to say in our land." (2) "They used to sign treaties and make arrangements with other countries for us; we shall do this for ourselves in future." (3) "When England goes to war again, we shall decide for ourselves whether we join her or not." (4) "We shall shortly have our own flag; the Union Jack has unpleasant memories for some of us." As the context is not vouchsafed to us, all we can say in comment is that the extracts do not read pleasantly as they stand

Old Women of Romford.

A firm of chemical manufacturers, with works long established in the heart of London, proposed to erect a factory at Squirrels Heath, Romford. The Health Ministry approved, plans were passed, and work commenced on a building entailing an initial outlay of £30,000. But Romford Town Council has managed to hang up the scheme, so that the project has been abandoned. Are there no unemployed in Romford?

More Pension Prigging.

The Ambleside Urban District Council want a caretaker for Public Shelter and Conveniences shortly to be constructed, and advertised for an Army pensioner and his wife. The list of the duties concludes with the clause: "Whole time to be given to the services of the Council." And the wage is. . ? "£1 per week, with cottage, fire and light free." Local bodies have no right to batten thus on pensioners who earned their pensions on the battlefield.

"BULLETS" BIGGEST OFFER.
£1,000
FIRST PRIZE.
£250 SECOND PRIZE | £100 THIRD PRIZE
AND 10,000 OTHER VALUABLE PRIZES
MUST BE WON.
No reader should miss this unprecedented offer.
See page 24.

R.A.F. School of Music.

There are "two officers and 45 other ranks" in charge of the Royal Air Force *School of Music!* What on earth *is* the use of it?

Profit Here.

This is how a woman in Glasgow profiteers in Saltcoats. She rents a cottage there—a room and a kitchen—for £10 a year. She sublets it to an ex-soldier at £15 a year; and for five months in the summer he and his wife are under obligation to move into the room so that she can let the kitchen at anything from £1 to £2 a week to people on holiday. Nice game played slow.

Badger Dig.

Concerning our remarks on some recent newspaper illustrations of a badger "dig," Mr. C. H. Oatway, of the Bideford Badger Club, sends us an account of attacks by badgers on workmen and children in West Cornwall. He thinks that if we once went to a Devonshire "dig" we should "not require a lot of persuasion to go again." Another correspondent, writing from Haleborough, Norfolk, reminds us that badgers are very destructive, and "will flatten an acre of ripe corn in two or three days." Be the badger's manners and customs what they may, we have no liking for cruelty to animals camouflaged as sport.

The Baiting Barrel.

Judging by the pictures to which we referred, there is not very much difference between the "dig" and the old baiting barrel. Drawing the badger was a sport so barbarous that it was prohibited as far back as 1850. The badger, kept in a barrel, was assailed by dogs, and at last, yielding to superior numbers, was dragged out, released, allowed to return to its den to recover, and subsequently baited again and again. The baited badger was an attraction in public-houses of the lowest class. Legally, vermin as they are, badgers have their feelings, as an old lady said of blackbeetles, and their capture as a sport should be free from torture.

Unsweetened.

A Halifax toffee worker protests to us against confectionery firms being deprived of the sugar they need for trade. "The cry is robbing us of our daily bread," she wails. "We have suffered in wages about seven weeks already, not having sufficient work to keep us fully employed." These be queer times, and she has our sympathy, as far as it goes.

Sharing the Swag.

By-the-by, our disgruntled toffee friend may be startled to learn that a certain London firm of manufacturing confectioners have accumulated enough sugar to last them for the next four months, and that they have been, and are, selling sweets at the rate of £25,000 a week. The profits in the case are enormous. Not that the Government mind a little bit. They just keep round the corner and await their share of the spoil.

Sisterly.

Advertisement from a Sussex paper: "Girl, about 15, wanted, by Vicar's sister, to train for domestic service. Suit friendless girl. Wages £8. Rosedene, Rutland Gardens, Hove." It does not much matter whether the lady is the Vicar's sister, mother, cousin, or great aunt; to offer such a wage in such a case is economy of a most deplorable, if not positively impudent, character. Hundreds of mothers needing domestic help would be glad to "train" a girl of 15, and give her nearly twice the money.

An Awful Thought.

This from the *Baltimore Sun*, discussing the character of H.R.H. the Prince of Wales: "The Prince of Wales is something better than a prince. He appears to be a very wholesome and attractive youngster, who would go far on his own merits alone. He might do worse than get a nice American girl for a wife, and come over here and grow into the best of all humans—a real American of the first grade." As a matter of speculation, we suppose His Royal Highness *might* do worse—but not much worse.

Toilers in the Wards.

The poor women who cleanse, scrub and wash-up at the Seamen's Hospital, Greenwich, have a hard time. They start at six in the morning and put in 11 hours' hard work daily, all for 17s. 6d. a week. They get food, but it is neither good nor sufficient. If one wonders why they accept such servitude, it must be remembered some of them are widows who have lost their bread-winners in the war, and are obliged to keep their little homes going. Hospital authorities might give a kind thought to their humbler servants.

Still They Come!

Mr. Hobart Bird, with a house to let at 16, Victoria Street, Truro, is out for the "oof." He says, "Rent 26s. 8d. month, you pay rates. Can you pay £22 for the key? If so wire me." To another inquirer this fly Bird writes, "As I have 200 applicants, I shall let to who offers the highest premium." Next comes Mrs. Honeysett, 9, Brassey Avenue, Eastbourne. She would "like to let some rooms," unfurnished Her terms are, "guinea per room and attendance guinea per week. If you had the drawing-room and one bedroom my terms are £2 12s. 6d. per week." In each case the inquirers are still seeking something less monstrous.

Local Limerick.

(*Kissing a servant in his employ was alleged against the Rev. H. J. Martin, Vicar of Old Brompton, in the Rochester Consistory Court, as an immoral act.*)

There's a Vicar whom people upbraid
For kissing his own servant-maid;
Though he pleads, in the quarrel,
His kisses were moral,
He must yet kiss the rod, we're afraid.

Coal in Kent.

Grumbles reach us from Willesborough, Kent, that there has been little or no coal in that locality of late for the Coal Controller or anybody else to control. Otherwise, surely, householders would not have been supplied with dust and grit, 2s. 5d. a cwt. being charged for it. Complaints brought before the local Profiteering Tribunal have the usual result—none. Whither goes the coal from the Kent coal mines?

Farcical "Justice."

A recent *cause célèbre* before the Bromley Bench occupied the time of the Magistrates for the better part of two whole days. It was a sad case—that of a 12-year-old boy charged with stealing a box of chocolates from a shop. The most notable feature of the charge was the entire absence of evidence against the boy, except for a mass of unsupported tittle-tattle. In the end, he was convicted and put on probation for 12 months to enable him, as the Chairman said, to "make a man of himself"—a ridiculous excuse, covering a stupid travesty of justice.

An Amazing Appointment.

There is a loud hubbub in Queensland, Australia, over the appointment as Lieutenant-Governor of the Province of Mr. William Lennon—a wild Irishman who, during a long membership of the Legislative Assembly, has been notorious for his hostility to the British connection. Even during the war Bill Lennon, as he is usually called, more than once grossly offended the patriotic feelings of the Commonwealth, and that a man with this record should have been nominated as the direct representative of the Crown in Queensland passes understanding or belief. The Colonial Secretary had better hurry home.

The God in the Car.

The West Riding Constabulary have received orders to salute the Chief Constable's motor-car in approved military style whenever it passes, and whether the "Chief" is in it or not. We are all for proper respect for authority; but for policemen to be threatened with disciplinary punishment, to consist largely of saluting drill, if they fail to "come up smartly" on the appearance of a glorified "copper's" empty car, is asking a little too much of men whose service is civil, not military. A Chief Constable who knows his business should be able to maintain proper discipline without such extravagant flummery.

An Old Monster.

The Magistrate at Pontypridd could only pluck up enough courage to sentence to six months' imprisonment David Jones, 60, Morton Terrace, Clydach Vale. That grey-haired old beast committed an indecent assault upon a six-year-old girl, communicating to her a disease which had considerably interfered with her eyesight. Having such knowledge of the terrible wrong done by David Jones, a man with eleven previous convictions, it was a wicked oversight on the part of his Judge to let off that monster so cheaply.

Killed Them First.

When Sidney Elkins, of Downton, Wilts, was charged at Southampton with "selling for slaughter" pigs under 112 pounds in weight—an offence against the Food Regulations—the prosecuting solicitor was in a quandary, and the summons failed. Being perhaps not entirely ignorant of the law, the defendant had killed the pigs first and sold them afterwards—thereby, so to speak, just "saving his bacon." It comes to this, apparently—that to sell young pigs for slaughter is an offence, but to slaughter them for sale is an entirely correct proceeding. Happy days!

Riled by Riley.

H. Riley and Co., of Padiham, Lancs, whom we have frequently exposed, are at their old tricks again. One of our readers sent them 13s. 6d. for a "railway reefer" and a damask tablecloth, selected from their "Bargain" list, as far back as last October. A printed letter of acknowledgment was in due course received, but no goods until two months later, when a little boy's reefer and a cheap huckaback towel arrived. All letters of complaint remain unanswered. Riley's policy appears to be to make their unfortunate customers riled.

One of the Broken.

An officer in the Mercantile Marine, sailing under Admiralty orders through the war, serving mostly in the Dardanelles during the protracted inferno there, suffered a nervous breakdown, and has been for some time an inmate of a mental hospital. Meanwhile, his wife and five children are likely to starve. The Mercantile Marine Relief Fund gives help only in cases of unemployment; the Ministry of Shipping refuses assistance, because the man's plight is "not the direct result of enemy action." That argument is unsound. It was "enemy action" in the Dardanelles that was responsible for the breakdown, and it is a heartless Ministry that can see no way to at least a compassionate grant for the unfortunate wife and children.

ARE YOU COLLECTING
JOHN BULL Pen Coupons?
SEE PAGE 16.

A Wicked Shame.

In April, 1914, a Saffron Walden man purloined a fowl, valued—then—at 2s. 6d. He enlisted soon afterwards, and has done nearly six years' army and war service. On being demobilised recently, the police pounced on him during his month's furlough and haled him before the local Magistrates. The wiseacres on the Bench, as wooden as it, dared to fine him £3. Surely his good and long service had purged that ancient lapse into petty larceny. The prosecution amounted to persecution.

A Change of Name.

When last we referred to that "professor of mathematics" who resides at 19, Ranelagh Villas, Hove, we gave his name as Professor A. M. Alexander, M.A., for that was what he then called himself. But we have before us one of his recent letters signed "Professor A. Murray." The change has probably been made on account of the strictures we felt compelled to pass upon his old request for £75 down in advance for "Bullets" efforts. Be he Alexander or Murray, or both, he seems to be a trier all the time.

Is It Legal?

A legal writer states: "After many years' study of the Marriage Laws, I fail to find any real law against marriage with a deceased husband's brother." This is so contrary to the accepted view that it is interesting to consider the writer's authority for his opinion—a statute of Queen Mary's reign in which the following clause is found: "That marriage with a brother's widow is a most just, true, lawful and perfect marriage." "This Act of Parliament," we are told, "has never been amended, repealed or superseded and is still law." What have the Law Officers to say?

Very Petty Sessions.

"Dora" is still very much alive at Portsmouth. Before the Beaks, in one day, were an old lady with a small shop charged for supplying sailors, returning to their ships, with cups of cocoa after hours; another person who wickedly sold a few sweets to children; and four ex-soldiers, trying to earn a living, whose crime was selling some baked chestnuts after eight o'clock. In each case small fines or costs, or both, were inflicted. The proceedings were a sad waste of time, and an abuse of that public liberty in ordinary things which no longer needs to go in chains.

Wicked Whisky.

Over two million gallons of American raw spirit, called whisky, has been imported, and is now being blended with the home product. A fortnight ago a steamer arrived in the Thames from the States with a huge cargo of Yankee dope. This was transhipped to Scotland, no doubt to be blended and passed off upon a long-suffering public as authentic "Scotch." Even a single glass of this vile concoction may have painful results. Meantime, as we pointed out last week, vast quantities of good, sound, matured whisky is being shipped abroad. Is it with the consent or connivance of the Government that we are being deprived of healthy spirit and receiving in its place horrible "fire-water"?

A Monstrous Sentence.

It is abominable to hear of a discharged soldier sentenced to imprisonment for no worse offence than that of "sleeping out"—wandering homeless because he could find no lodgings, and the Workhouse authorities would not take him in. This is what happened recently at the York City Police Court, the Magistrates responsible for the sentence of 14 days' hard labour being Messrs. A. Peters, H. Miles and R. Petty. And he "slept out" in the intervals of fighting in France in order that the rest of us, including the York Magistrates, might sleep in safety and comfort at home!

Hands Up!

Messrs. Boulton & Paul, of Norwich, have contracts all over the country for the erection of wooden houses. Recently a representative of the Society of Carpenters and Joiners threatened that unless they stopped bonuses for increased output they would call the men out. When they did so, of 400 workmen only 9 left; and in retaliation the Union have taken steps to stop all the firm's work away from home, to intimidate their customers, and to browbeat their sub-contractors. "The result," according to one of the managing directors, "is that the work of erecting houses in various parts of the country is being retarded, and in many cases has been brought to a standstill." Retardation is, in fact, the aim—for the benefit of blighters, blockheads and Bolshies.

CANDID COMMUNICATIONS.

This page is devoted to Open Letters to Celebrities, Notorieties, and, occasionally, Nonentities.

To the Right Hon. Sir Henry Norman, P.C., M.P.

Dear Sir Henry,—Don't you think, in view of the revelation in Mr. Godfrey Isaacs' letter to the Prime Minister, that you would be best consulting your own dignity and the credit of the public service if you forthwith retired from the Chairmanship of the Imperial Communications Committee? I notice that, in your absence, the Committee have passed a vote recording their appreciation of your impartiality. No doubt this came as great a surprise to you, as it will to all who know the facts of the matter.

John Bull.

To the District Manager, National Steam Car Garage, Chelmsford.

Sir,—I see you are advertising for "Lady Conductresses" for local omnibus services, offering applicants good wages and free uniforms. May I remind you that women took up this kind of work merely as a war emergency; that the war is now over; and that thousands of unemployed ex-Service*men* are to-day tramping the streets?

John Bull.

To Mr. James Nelson Johnson, Electrician, Hull.

Dear Sir,—What have *you* been up to? Applying to the Hull Magistrates for a separation order, your wife stated that almost every day for the past three months you had dressed yourself up in her clothes, including those that don't show—and that when she objected, for fear you might spoil them, you smacked her face and told her to mind her own business. It is difficult to imagine any respectable reason for this sort of conduct—and I must ask you, please, to behave less like a lunatic for the future. You will not be able to worry your wife any more, as henceforth she is to have 30s. a week instead of your priceless company. Meanwhile, my impression is that you would be none the worse for a cold bath in the Humber.

John Bull.

To Mrs. Kendal, Meat Retailer, Aldgate High Street, E.

Dear Butcheress,—If I may say so with great respect, I am glad you have been caught and punished for profiteering. Of course you knew nothing about it—perish the thought! You were ill at the time, and those wretched assistants of yours can't count, or else they saw double when reckoning up the odd figures. Still, as far as the unfortunate consumers were concerned, it was as bad as though you had meant to do it—and as the Alderman found you had "reaped the benefit of the overcharge," and "the system has been going on for some time," you were very properly convicted and fined £100. I hope it will be a lesson to you for the future. Lady butchers should set a good example.

John Bull.

To the Chairman, Bench of Magistrates, Nottingham.

Dear Mr. Chairman,—I do not like the justice you deal out, nor the tone you adopt. A poor old gardener, 70, confessed to the theft of two shirts, saying he was cold, and his clothes had worn off his back. He pleaded he was too old to be employed, and must not beg. And he cried, "What am I to do till my pension is granted?" The newspaper says you replied, "Go to prison for three months." If it is true you spoke so brusquely and abruptly, it smacks of heartless levity. And—three months for a despairing man in the winter of his life! Would it surprise you to learn that I have an offer from an ex-sergeant, without a "crime" on his record, to serve that term in lieu of the old man?

John Bull.

To Mr. R. Williams, Secretary, Transport Workers' Federation.

Dear Agitator,—Whatever the outcome of the trouble in the transport industry, you will be entitled to the blame of having done your best to prevent a friendly settlement. To talk as you did, at a critical stage of the negotiations, about your Federation being "strong enough to beat the Government and the employers," and to fan the flames of discontent by stating that a strike was "inevitable," was to do all that lay in your power to precipitate that disaster. No doubt this sort of thing makes you highly popular with the extreme section, whose shallow admiration flatters your self-esteem; but I am bound to tell you that any fool could do it.

John Bull.

To Mr. Robert C. Maisey, Griffithstown, Monmouthshire.

Dear Robert,—I am always sorry to see a man make a mess of a love affair, and to find that a King's Bench jury has "stuck" you for £80 damages has put me off my food. But really you were asking for trouble. For an engaged man to avoid all endearments, and to write to his sweetheart as though he were trying to borrow a "fiver," is really to demonstrate his utter unfitness for the lover's part. Frankly, I cannot see why you tangled yourself up with the young lady, unless it was for company on dark nights or to turn over the family album on Sundays. And then you say that you couldn't marry the poor girl because you must "stick to your mother"—really, I'm ashamed of you!

John Bull.

To Lieut. A. A. D. Grey, R.N., Stanhope Medallist.

Gallant Sir,—It was more than two years ago that you performed the heroic act which has earned you the highest distinction in the gift of the Royal Humane Society, but lapse of time counts for nothing with deeds that are immortal. It was in the course of a naval action in December, 1917, that—bleeding from your own injuries—you plunged into the sea to rescue a wounded comrade. With the greatest difficulty you assisted the drowning man to a small floating raft, and then, finding that it would not carry two, fell back into the sea and took your chance. Such shining deeds are spoiled by words of commendation. The record of your valour stands and speaks; for all time it shall shed added lustre on the British name.

John Bull.

To Messrs. Brunner, Mond and Co., Ltd., Northwich.

Gentlemen,—What with the high cost of soap and the mysterious disappearance of soda, washing day is being made more and more difficult. It has been suggested to me that somebody is hiding soda, with the idea of making a scarcity and thus bring about still higher prices and larger profits. If you know anything about the same, you may tell me in order that I may inform that remarkable—or perhaps I should say extraordinary—Government of which one of the heads of your firm is so popular a member. In so many words, I am informed that "it is not now possible to buy soda either wholesale or retail." I cannot myself go quite as far as this, but there is no doubt that you and the other chemical firms who practically control the business have a lot of soda about the place which isn't coming on the market with that readiness I should naturally expect if you wished to get it there. Have the goodness to let some more of it slip, will you, as soda is an essential commodity in a cleanly life. A corner in soda, gentlemen, would be felt in every wash-tub of the land.

John Bull.

To the Rev. J. Cartmel-Robinson, Vicar of Bedford Park, London.

Dear Vicar,—I rather admire the candour of your statement as to the causes which have contributed to the decline of Church influence, although I am afraid some devout persons will be terribly shocked. There ought, you think, to be "a big scrap-heap of old men, old ideas, and old machinery"—in short, the old Church must be modernised, and its services brought abreast of present-day needs. As you may imagine, I am in complete agreement with you upon these points—as also in your demand for a living wage for the Clergy. "Instead of urging the celibate life upon curates, we should raise their wages," is your practical pronouncement upon this matter—a view which will thoroughly commend itself to the good sense of the community.

John Bull.

To Mr. H. Wood, Heavy Woollen District Trades and Labour Council, Dewsbury.

Dear Ass. Sec.—That massive brain of yours conceived and brought forth a great thought at your Council meeting. Discussing Daylight Saving, you contended that "if men went to work an hour earlier than the fixed time, they were entitled to be paid at one-and-a-half the ordinary rate, and consequently the Daylight Saving Act had robbed them of that extra pay." The notion is so stupendous that I am not surprised nobody else dreamed of it. It is all your very own. Only, to be strictly logical, you should have stated how much workers ought to lose or give up for leaving off—according to your calculation—one hour earlier.

John Bull.

To the Rev. Guy Warman, D.D., Bishop of Truro, Cornwall.

My Dear Bishop,—You say in your diocesan magazine, "We have made much of marriage; let us make more of courtship"—and when you say "we" I suppose you mean the clergy. "In the past, by lack of sympathy, we have lost the young by our heedless laughter and our depreciating lack of interest, and terrible has the consequence been." Well, now tell me what you've been laughing at, and why you've been laughing; dummed if I know. Courting is a serious affair. I don't think courting couples have ever minded anybody laughing at 'em since the world began—not even the man in the moon, and as one of the oldest spectators he has given 'em many a wink. All the favour they ask of the clergy till they're ready to be married is that said clergy should shut the mouth of Mrs. Grundy and keep Stiggins indoors when they're busy.

John Bull.

To Mr. Barrett, ex-R.A.F., Marlow-on-Thames.

Dear Sir,—Except for one of your friends, I should not have known of the exaction which the Burials Committee of the Marlow Urban Council seek to inflict on you in respect of your little son, 3½ years old, who died at St. Thomas's Hospital while undergoing an operation. I understand your wife, his mother, who had lived all her life in the parish, was in a sanatorium for tuberculosis at the time of the kiddie's death. The child had barely been laid to rest when, according to my information, the Marlow Burial Committee demanded the sum of £12 6s. for "breaking the ground and burying him," and on appealing to the Council she was "curtly informed they could do nothing and the money would have to be paid." The charge demanded has nothing whatever to do with the cost of the coffin and other expenses which have fallen on you. All my sympathy.

John Bull.

THE MEAT MUDDLE.

ADVICE AND WARNINGS THAT WENT UNHEEDED.

We usually refrain from saying, "We told you so!" But we are bound to refer to the present outcry about the muddle in the meat supplies. As long ago as 1914 and 1915 we called attention to the danger and predicted there would be a shortage of tonnage. The stores in New Zealand, Australia and Patagonia were full, and killing was stopped because of the want of refrigerator vessels. We laid stress on the need for cold storage here, not once, but often. Mr. Wardle, in charge of the Cold Storage Department at the Food Ministry, had all mapped out a scheme for remedying this, but he was so badgered and crossed at every turn that he resigned in disgust. Had his ideas been carried through there would be no shortage of cold storage now, and no huge vessels lying loaded with meat and unable to discharge. What a pity it is that nobody would listen to a plain and serious warning, to sound and expert advice!

MONEY-LOSING PROPOSITIONS.

AN OLD AND PRACTISED HAND AT A SHADY GAME.

An ex-soldier with a turn for authorship makes a serious complaint against Mr. H. Drane, a person carrying on business as a publisher at Danegeld House, 82a, Farringdon Street, E.C. More than two years ago, in the intervals of Army service, our friend wrote a book running to some 12,000 words, which Mr. Drane, with suspicious alacrity, agreed to publish on sharing terms. The author was to pay £27 10s. towards the cost of publication, and to receive a royalty of a few pence on every copy sold. It was towards the end of 1917 that the sum named was entrusted to Mr. Drane, together with a further amount of £2 8s. for "illustrations." He has since pleaded a variety of excuses which might be more convincing if we had not previously caught him out in a similar sort of game. About ten years ago Drane was bankrupt, his whole record as a "publisher" being open to criticism of a most invidious kind. Authors, beware!

A LUCKLESS GARDENER.

UNHAPPY SEQUEL TO ARCHDUCAL ENGAGEMENT.

A landscape gardener, now carrying on business in Kent, was engaged in the early part of 1914 to lay out the gardens on the Austrian estates of the late Archduke Franz Ferdinand, whose assassination at Sarajevo precipitated the European struggle. On the fatal 4th of August our friend had some £2,000 deposited with the Anglo-Austrian Bank in Vienna; but with the outbreak of hostilities an order for his internment was issued, and he remained a prisoner till a few weeks after the Armistice. On his return to this country, a broken man, he at once got into touch with the Public Trustee, as the Custodian of Enemy Assets, to know what prospect there was of recovering the money left with the Bank; but in spite of repeated applications he can obtain no satisfaction whatever. Knowing something of the claimant's difficulties—he had started in business again and badly needed the money—we took the matter up with the Public Trustee's office, pressing for some assurance as to what proportion of the £2,000, if any, might ultimately be recovered—but all to no purpose. Even though a Treaty has been signed with Austria and considerable Austrian assets are in the hands of the Custodian, this amazing official declines to offer the faintest assurance against the utter forfeiture of £2,000 of a Britisher's hard-earned money. It is surely about time that these matters were placed upon a business footing—unless, of course, we intend to make the Huns a free present of our property in their hands.

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A POLICE OUTRAGE.

HOW FORCES OF LAW AND ORDER FOSTER CRIME.

Many a man with what is known as a "criminal record" kept a clean sheet during the war and would run straight for the future if only the police would not place needless obstacles in his path. But when this sort of thing happens what chance has he to recover his footing in society? A sturdy Yorkshire man with an excellent record of war service and a clean discharge from the Army, but with one or two former convictions for theft against him, was walking in the street, engaged in nothing more nefarious than a visit to the Coal Office, when he was accosted by a police-officer who wanted to know his name and all about him. Not unnaturally the ex-soldier bridled at these inquiries, whereupon the constable assumed a truculent attitude and ordered him to proceed to the local police-station. Treated without the slightest warrant as "a suspected person," the unfortunate man was taken to the charge-room, searched and challenged to account for the possession of an overcoat which, possibly on account of a recent gratuity, was of a somewhat superior kind. Luckily its honest possession was soon established; but the misguided energy of the police had not yet spent itself. They actually—still without a shred of excuse beyond the fact that before the war their victim had been guilty of certain small offences—visited the man's home, subjecting his wife to a similar inquisition in respect of her clothing and the household furniture, and even making her turn out her purse and account for the possession of its contents. It is this wanton abuse of police authority that more than anything else hampers the efforts of one who is honestly trying to live down a shady past. When a man with a clean fighting record is the victim' public indignation should be sharply aroused.

MARTYRED FOR FREEDOM.

HERO WHO WOULD NOT STRIKE DURING WAR.

It may be that before these lines are printed the unfortunate victim of a cruel and heartless tyranny will be beyond the reach of human aid; if so, a damnable injustice will go for ever unremedied. Mr. J. Dunderdale, of 16, George's Street, Preston, is at this moment dying from cancer of the throat, cheated by his Union of the sick benefit due to him after 20 years' steady contribution, dependent upon the help of his family and friends, eked out by a pittance of 5s. weekly from the National Health Insurance funds. Why has the Joiners' Union deserted the poor fellow in his sad extremity? For the most scandalous of reasons. Because, at the crisis of the war, Dunderdale honoured the call of patriotism and ignored the tyranny of the Trade Union "bosses." Dunderdale had six sons and a son-in-law in the Army; he holds and prizes letters from H.M. the King and Lord Derby, congratulating him upon his remarkable example of family patriotism. So when the Trades' Executive Council—a Trade Union caucus—declared a strike at the aircraft factory in which he was engaged as a joiner, this brave man—for it needed a bit of pluck—said, "No, my boys are in the firing line, and the Allied Forces are hard pressed. To strike at this moment would be foul treason. I shall stick to my job." His action broke the strike, but the Union broke the patriot, and the Government, to their lasting dishonour, failed to stand by the man whom at the critical moment they had sworn to protect. Dunderdale was expelled from his Union and robbed of all benefits. To-day he is dying—cheated, robbed, and neglected, but as true a hero as any who gave his life for King and Country in the war. This sad case is, unfortunately, but one of many recent instances in which some of the men's leaders have shown that they can be even more tyrannous than the masters.

GERMANS INSULT BRITISH OFFICERS.

VICTIMISING GALLANT MEN WHO DID THEIR DUTY TO THEIR COUNTRY.

By Charles Palmer, M.P.

FROM time to time stories have reached me of the way in which the insolent German has treated British officers and men who are part of the Army of Occupation on the Rhine. It is nothing to the Hun that he has lost the war, and, having lost, is expected to show at least decent respect to the victors. If the Kaiser and his War Lords had beaten us, this country would have been a shame—if not a shambles. The jack-boot of the Prussian would have been firmly planted upon our necks; no man would have been able to call his soul or his body his own. The British way, however, is to treat the defeated foe with decency. But the trouble is that the Hun will always be a Hun, and he mistakes consideration for weakness.

That is why such an incident as I am about to relate is possible in Cologne to-day, although it does not explain the scandalous conduct of those in authority who have broken two young officers—kicked them out of Cologne and out of the Army—because in the prosecution of their duty they made a stand for respectful treatment of the King's uniform. The two young officers whose cause I plead and whose serious grievance I make public, are Lieutenant Fentum and Lieutenant Oswald. They tell me that the present conditions in Cologne, so far as English soldiers are concerned, is becoming unbearable, and they give as the reason the way in which influential Germans treat the higher officials with uncommon lavishness. Here is their particular case:—

Lieutenant C. Fentum, 51st Battalion Northumberland Fusiliers, went into the shop of a watchmaker, Otto Primavesi, 101, Hoho Strasse. He had taken a watch to be repaired, and he called for it only to be told by Primavesi that he could not bother to do petty repairs to a watch which was not bought at his shop. The insolent Hun laid the watch on the counter and turned to other customers. To the very natural query as to where it could be mended, Primavesi maintained an impudent silence. "Angered at his insolence," to quote the sworn statement of the Lieutenant which is before me as I write, "I asked him for his name, and twice demanded from him his pass. Of this, he took no further notice than to say that he 'was not going to be ordered about by British officers."

I warned him that if he still refused to obey my orders I would call in the military police. When I said this he pulled out his pass and flung it on the counter in a most aggressive and impertinent manner. While I was writing down his name he was sneering in a most insolent way, and as I left the shop he laughed mockingly as though attempting to make me a laughing stock for the civilians in the shop.

Now these facts, in the very words I have quoted, were reported by Lieutenant Fentum and by Lieutenant Oswald, who was a witness of the scene, to the Assistant Provost-Marshal, as it was their duty to do. The British officers, maintaining the authority and dignity of the Army of Occupation, would have been within their rights in handing the offender into the custody of the military policeman. Instead they reported to the A.P.M., for him to take any necessary action. But see what happened. These young officers, who were without a stain on their characters and had done splendidly in the war, were hauled before their battalion commander and reproved for having put Primavesi in custody. "He is a very wealthy man and is well known in Cologne. You should not have done this. General Kennedy, the Military Governor, is annoyed at your action. If this man is not proved guilty you will probably go before the Commander-in-Chief."

Let me say this: That Lieutenant Fentum, who was thereupon confined to barracks, had not put this Hun in custody. But "the man" was not proved guilty. I hope before this case is ended we shall know more about the character of that trial in Cologne before a Summary Court, and something of the reason why the prosecuting officer left the proceedings to look after themselves, when the case had only been started three or four minutes. In spite of the admissions of the accused that he had refused to give up his pass, he was discharged without a penalty. But that is not all. In the presence of two German civilians, two British soldiers and an officer, the President saw fit to blame Lieutenant Fentum "for the whole disturbance." I need not say that for a British officer to be reprimanded in the presence of a private soldier is in itself most irregular, but to be admonished before German civilians, well!—the President of the Court, a major of the Scots Guards, ought to have known better!

But that does not end this tale of indignity and injustice. Lieutenants Fentum and Oswald were demobilised forthwith, and when they protested against such scandalous treatment they were offered the cold comfort that it was not on account of inefficiency that they were made to take off the King's uniform. Here is the sort of thing that makes one's blood boil. In an interview with the G.O.C. 2nd Rhine Brigade, the General said this: "It is very unfortunate that you two fellows are to be demobilised, as your Commanding Officer speaks very highly of you both; but, as you are now up against G.H.Q., I strongly advise you to leave the Army without asking for a further Inquiry or making a stir."

Well, these gallant young fellows have asked for a further Inquiry, and it has been denied. They do intend to make a further stir, and who will blame them? Fentum enlisted at the age of 17 in a unit where the standard of discipline was exceedingly high—the 2nd Battalion Artists' Rifles. He held His Majesty's Commission for nearly four years, fought, and was wounded at Arras, in 1917, and, being strongly recommended for a Regular Commission by his C.O., he remained in the Army after the signing of the Armistice and sacrificed the offer of an excellent Government appointment under his brother in Nyassaland. As for Lieutenant Oswald, he was wounded four times; was taken prisoner in 1918, and received terrible treatment from the Huns. Yet, when he got home, he volunteered for service abroad again. Now, I say it is a cruel shame that men of such character and record should be treated in this way, and I call upon the military authorities to render justice to these young officers, whose only offence was doing their duty like English officers and gentlemen.

WILL MANCHESTER PROVIDE THE "JOHN BULL" BOY?

By A. G. Hales.

I HAVE been sowing the good seed in the districts around Birmingham, and in a short time I am going back there to run a series of elementary contests for decent purses, for I have found some rare stuff amongst the Black Country lads; they are rough and ready, but a heartier lot of folk no sportsman could wish to meet. Masters and men have cottoned to our scheme to find lads to bring back to our country the championship at various weights, and all are keen to help; they all helped JOHN BULL, and JOHN is grateful. They have a raw youngster there at eleven stone, named Jim Slater, who is the gamest thing I've met for years. He is the first of the JOHN BULL babies, and I hope to see him doing big things later on. He has agreed not to fight under any flag but the JOHN BULL flag; and if he is as good as I think he is—why, we may dig up Tom Sayers's master again. I like this boy. There is another JOHN BULL infant, who was introduced to me by that prince of Midland sportsmen, Mr. Harry Cleveland, and I wish to earmark him as J.B.'s. baby; he is only seventeen years old, stands six-foot-three, and scales sixteen stone. He's game, for I tried him out, and Mr. Bottomley is making all arrangements to have him trained. Of course he has a long journey in front of him, and may not figure in any of our present contests: still, when we have won the World's Championship we mean to keep it, and this "baby" will stand developing. By the time this is in print I shall be in Manchester sampling the cotton goods, or the lads who make them, and I shall be very much surprised if I do not find something worth while in that part of the world. Meantime, Mr. Bob Parsons, at Walsall, as fine a sportsman as anyone could wish to meet, will attend to the "trials" of any boys who want to come into our Walsall competition for purse and belt, full particulars of which will appear in these columns later on—whilst Mr. Harry Cleveland will have a word with any who want to cut into our Birmingham competition. As for me—why, I'm out to look for any game lads of any weight who will have a fight for a purse somewhere around Manchester. I want the new blood—the grand young stuff that has never before had a chance, and probably never would have had a chance if JOHN BULL had not started this movement to develop our national talent. The other day a Yankee paper said: "We know A. G. Hales, who has had many a long journey in his time, but this quest of his to find a World's Champion amongst the British will be the longest he ever undertook." We can let the jibe pass; I would only like to remind the Yanks that I found Bob Fitzsimmons and sent him to America; and Bob was British, and the breed still holds good. Possibly I'll find another Fitzsimmons around Manchester way; anyhow, I'm going to have a big try. So, lads, look me up and send in your names as soon as you read this. I want to get to work *quick*. The local papers will have the full programme in due course; I want all weights and any weight. Our London programme will appear in the next issue—so, lads o' London, keep on with your work and get fit The Danes have already sent a contingent here of good men, and some of them are thundering good and game. Soon an Italian contingent will be in our midst, and it won't be long before the *Germans* will have a strong team in the field. I'm not a bit averse to a merry mill between some Yorkshire lads and Manchester material; as a matter of fact, I'd rather like something of that sort. So, you Yorkshire Tykes, come on! I don't know just yet where I'll stay, but I'll find some little hostel round about Manchester and the local papers will notify you, and then the fun will begin. I feel sure I'll get a champion at one of the weights round Manchester way—a lad who has never yet fleshed his spurs, a green lad with a great big British heart. My friend and co-worker, whose name you will soon know, is even now wrestling with the London programme, and it will shortly be published, with all particulars concerning the JOHN BULL Belt.

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Don't take our word for it
Try it yourself
It has 100 years' reputation behind it.
5 sizes at popular prices.

QUICK
LASTING
WATERPROOF

JONES BROTHERS

Celebrated Offers of SURPLUS GOVERNMENT STORES AT VERY LOW CLEARANCE PRICES

THESE famous offers of Surplus Government Stores represent the finest bargain value available in the country. So enormous has been the response to them that our stocks are now running extremely low. To make sure, be wise and ORDER NOW.

LEATHER JERKINS.
As issued to the R.F.C. Made of best quality Dark Leather and Lined Tweed throughout. These warm garments are absolutely proof against the most penetrating wind. Indispensable to Motorists, Drivers, Transport Workers, and all engaged in outdoor occupations. Small, Medium and Large Men's Sizes. Actual Value 30/- 10,000 only to be cleared.
BARGAIN PRICE **18/6**

70,000 pairs Motor Gauntlets.
Much below cost of making
Made of stout Drab Jean, lined Drill, interlined with Kapok filling, long gauntlet and wrist fastening. Here is the **Actual cost of making, 4/6.** While being the ideal Motor Gauntlet they are also equally good for Cyclists, Workers on the Land or Farm, and for Gardeners. Of our original offer of 70,000 pairs we have now only sufficient stock to last a few weeks. **Order now.**
Light or Dark Drab Shades.
3 Pairs for - - 7/6 | 12 Pairs for - 28/-
6 Pairs for - - 14/6 | Per 100 Pairs £11
Post free. One Size only, Full Men's.

NOTE.—No single pairs can be sold except when purchased at the counters and taken away by the customer.

20,000 ARMY SHIRTS. Made of Natural Worsted Warp Flannel, double fronted, fully cut, length of back, 29 ins. Extremely durable, warm garments, and wonderful bargain value. Small, medium and large men's sizes. Actual Value 21/-.
Clearance Price, 21/-
Three for .. 27/-

HEAVY BLACK OILSKIN COATS
lined back and sleeves, absolutely waterproof. Ideal garments for farmers, drivers, seamen, and all engaged in outdoor occupations. Made to the Government Specifications, and the quality is excellent. Worth 37/6.
Clearance Price .. 22/-
Sou'wester to match 2/6

4,000 Only
AUSTRALIAN LEGGINGS

Of solid Brown Leather, whole blocked and seamless. Made specially for the Australian Troops. Will clean and polish as easily as Patent Leather. Equally suitable for town or country and an exceptional bargain. Will stand years of hard wear. Actual value 32/6 the pair. Calf measurements, 14in. 15in., 16in., 17in. The Entire Surplus in this Country. Clearance Price Post. 6d. **14/6**

FLANNEL BODY BELTS.
All Wool Flannel BODY BELTS in Grey only. A cosy winter garment, double thickness of flannel, 48 ins. long, can be shortened to any length. For men's, children's and ladies' wear. To-day's value, 5/6.
THREE FOR Post. 3d. .. **3/6**

Men's Solid Brown Leather AUSTRALIAN BOOTS.

Over 100,000 Sold in a Month!

Far surpassing all records is the astounding success of these, the largest offers of boots ever made by any retail store. The boots are of solid leather throughout, shapely, warm, and absolutely waterproof. They will outlast three pairs of ordinary civilian boots, and, as will be seen here, cost only HALF the price.

Order now—while there is yet time. Note the amazingly low price.

GENERAL PATT. 1537. PER PAIR CAR. PAID. **30/-**

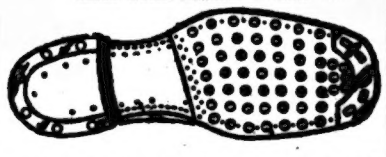
HEAVY PATT. 1615. PER PAIR CAR. PAID. **35/-**

These Boots are ideal for Golfers, Anglers Farmers, Millers, Builders, Mechanics, Chauffeurs, Transport Workers, and all who need easy boots that are substantial but not too heavy.

Note the ½-inch thick Solid Leather Sewn Soles.

Note the ½-inch thick Solid Leather Double Sole.

SATISFACTION GUARANTEED OR MONEY REFUNDED.



AUSTRALIAN SIZES	4	5	6	7	ALL SOLD	10	11	12
EQUAL TO ENGLISH SIZES	5	6	7	8	9	10	11	12

AUSTRALIAN SIZES	5	6	7	8	9	10	11	12
EQUAL TO ENGLISH SIZES	6	7	8	9	10	11	12	13

Each size in three fittings, small, medium and wide. Each size in two fittings, medium and wide.
BE SURE TO STATE AUSTRALIAN SIZE WHEN ORDERING.
And make all Cheques and Postal Orders payable to Jones Bros. (Holloway) Ltd., and cross & Co. Treasury Notes must in all cases be registered. In the rare cases where it is necessary to return the boots for exchange, please enclose full particulars in parcel with the boots.

POST YOUR ORDERS EARLY.

JONES BROS. (Holloway) LTD., Holloway Road, London, N.7.

AND THE VERDICT WAS — !

(Germany is to be permitted to try her own war criminals.)

When criminals, their crimes to probe,
May don themselves the Judge's robe

The Justice we may hope to find
Is likely to be very blind.

DEFYING THE LAW.

INVALID TENANTS MULCTED IN TREBLE RENT FOR SINGLE ROOM.

A complaint from an ex-soldier in Edinburgh relates to his two sisters, both invalid ladies, occupying a single unfurnished room in that city at a charge of 4s. weekly. Recently these poor women—one of them entirely helpless from spinal trouble—received a heavy blow in the shape of a "notice to quit," signed on behalf of the landlady by Mr. Robert H. Wood, an Edinburgh solicitor. So far, in spite of the cruel hardship threatened, everything was legally in order, and it is more than probable that on application to the Court the tenants would have been accorded the protection of the Increase of Rents Act, but it seems that the lawyer was prepared to drive the proverbial "coach and four" through this useful statute. The proposal actually made to the invalids, and understood to be approved by Mr. Robert Wood, was that the bedridden woman and her sister should be allowed to remain in their room four or five weeks longer on payment of treble rent—12s. instead of 4s. weekly.

As the provisions of the Increase of Rents Act apply to unfurnished rooms as much as to complete dwelling-houses, this extortionate demand was flatly illegal, and can only have been agreed to by the sisters in total ignorance of the Act's stipulations. That such a demand should have been made upon two invalid women, one of them so ill as to be quite unable to defend her rights, is a severe reproach to all who were concerned in the business—not least to the landlady's agent, who must have known that his client was running in the face of the law. Happily, a day or two ago these poor creatures were able to obtain a tiny two-roomed house, where we hope they will be left in peace.

BIRDS IN THE BUSH.

LADY PEN-PUSHER'S TARDINESS IN ANNOUNCING £1,000 COMPETITION.

There has been an interesting sequel to our recent inquiries into the *bona fides* of the "Swallow" Pen Company. As we pointed out at the time, the offices of the Company at 13, Swallow Street, W., were very small and shabbily-furnished, bearing no evidence whatever of such prosperity as would enable the proprietors to sell a decent article and at the same time to offer to purchasers prizes of the advertised value of £1,000. We are not surprised, therefore, to learn that, having served its purpose as an advertisement for the "Swallow" Fountain Pens, retailed at 7s. 6d., the prize competition is "off," while the Swallow Pen Company has disappeared from Swallow Street, W., to re-emerge as the "Parrot" Pen Company at 65, Regent House, Regent Street, W. Meanwhile, persons who bought "Swallow" pens on the strength of the original advertisements were favoured two months ago with an "explanation" in the following terms:—

> We have been informed that the competition we were contemplating is illegal and have therefore decided to get out an entirely new one of a simple nature and award prizes on a very liberal scale to successful competitors who have purchased our pens . . . When writing, address all letters to our new offices . . . Yours faithfully,— The Parrot Pen Co. (Late Swallow Pen Co.)

One persistent purchaser was temporarily placated by the definite promise that he would receive particulars of this new competition within a week. But a number of weeks have passed, and no reply is vouchsafed to his repeated letters.

According to the Business Names Register, the sole proprietor of this interesting concern is named Angela Southgate. Artful Angela!

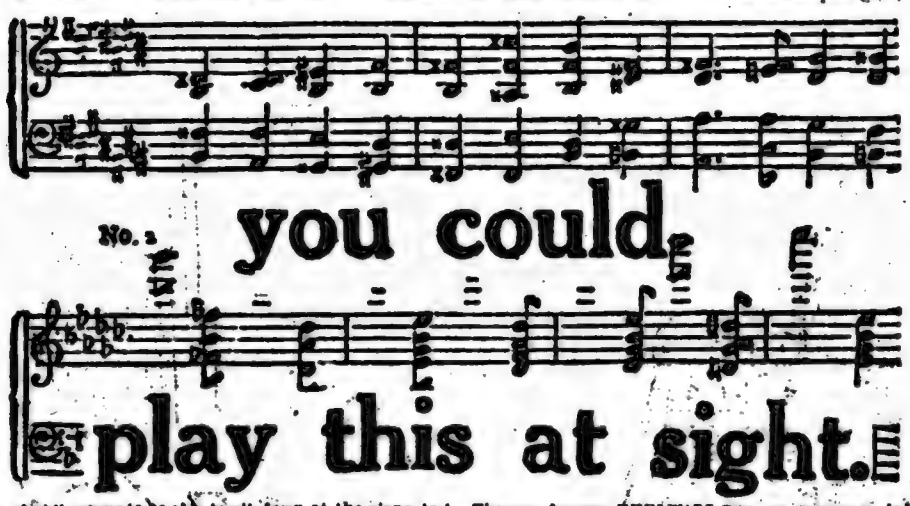
A TALE OF HORROR.

AGED FARMER'S DEAD BODY LEFT TO BE EATEN BY RATS.

Almost incredible in its naked horror was the story told at the inquest at Hollesley, Suffolk, upon the body of William Stebbings, an old farmer, reputed locally to be over 100 years of age, who had been found dead in a disused farmhouse. As far as could be made out at the inquest, the poor old man had died on or about January 27th last, but it was not till nearly a fortnight later—on February 8th—that a police officer, entering the farmhouse at night, found the body totally neglected and partially consumed by rats! The sole responsibility for the shocking state of affairs rested upon a person named Abraham Middleditch, who had managed the farm for the deceased; indeed, Middleditch attempted no concealment, admitting that he had "ceased attending the farmhouse because he knew the deceased was dead." On the facts disclosed at the inquest, Middleditch stands convicted of callous and inhuman indifference to a fellow-creature's fate.

It appeared that, although he knew that the old man was seriously ill, he did not call a doctor, and on the day prior to his death did not trouble to see if he was in want of food. Afterwards, knowing that the poor old fellow had breathed his last, the manager did not inform the police because, as he told the Coroner, he was "ashamed of the condition the deceased was in"—so for twelve days the body went without decent burial, in a rat-infested room. We note that the conduct of Abraham Middleditch was stigmatised by the Coroner's jury as "lacking in judgment"; wanting, they might have added, without straining language, in common decency and revolting to every proper instinct of humanity.

In three months' time



you could play this at sight.

Think what it means to be able to sit down at the piano, to open a difficult and hitherto unseen piece of music and to play it off at once without hesitation, with absolute confidence. As a rule this state of proficiency is only reached, if at all, after years of patient practice and study. But the THELWALL system has been worked out so scientifically that the mind is trained along certain lines and its latent faculties are brought out. One half-hour's daily study under the THELWALL System will make you a rapid and infallible sight-reader in three months, even if you only have a small knowledge of Music previously.

The now famous THELWALL System, moreover, is highly approved by the leading musicians of the country including SIR FREDERICK BRIDGE, MR. LANDON RONALD and Dr. BORLAND. To know all about this system, merely send name and address, enclosing 1d. stamp to cover cost of postage. We will then send you a Booklet giving price of the full Correspondence Course and easy method of payment, also many unsolicited testimonials from eminent authorities, the Press and successful pupils. "HOW EVERY PIANIST MAY BECOME A RAPID SIGHT-READER." Send your application now.

THELWALL Rapid System of Sight-Reading
(Dept 73), 30 and 32, Ludgate Hill, London, E.C.4

ART and BIG INCOMES

There is such a surprising scarcity of artists at the present day that a man or woman who can draw sufficiently well for reproduction purposes is *assured of a big and continuous income*. Everywhere, every day, editors, publishers and advertisers are clamouring for drawings of every description—the demand is far and away in excess of the supply. To-day offers tremendous advantages. There are splendid opportunities for those who will devote a little time to study and

Learn to Draw for the Press

Take up any present-day paper, glance at the number of illustrations that are used. Drawings for headings, articles, stories, jokes, advertisements, etc., are URGENTLY WANTED, and high prices can be commanded for good work. But the work offered must be "up to standard." If YOU have a taste for drawing, and would like to earn BIG MONEY by sketching for the Press,

Our Postal System will teach you

how to make drawings that are WANTED and BOUGHT. Our course of 12 complete lessons teaches how to draw in easy stages from the single line to the finished drawing that has a *real money value*. Every principle of Commercial Art is fully covered. A student with no knowledge of drawing is led step by step from the very foundation to proficiency. Many of our students who could not draw a line before studying the Course are now making comfortable incomes as a direct result of the training. *Earn while you learn*. The tuition fee may easily be earned before you have studied half the lessons. INDIVIDUAL tuition is given to each student, which means that a pupil's own particular style is fully developed along the lines that will most quickly bring success.

Appreciative Extracts Received:—
"*I have followed your instructions, and am greatly pleased with the results.*"
"*I always call and with the instruction papers and criticisms. Excellent lessons and criticisms to hand. They will be a lifelong treasure.*"
Originals of these may be seen at our office.

Being in direct touch with many firms, we have exceptional opportunities for placing our students' work where high prices are paid.

Take the first step TO-DAY towards a successful and highly remunerative Art Career by writing for our Illustrated Art Prospectus, sent post free.

The LONDON SKETCH SCHOOL
(Studio 120), 69, Ludgate Hill, London, E.C.4

GENTLEMEN OF FORTUNE 1.

Captain Flint

"*Treasure Island.*"

Few pirates of fiction have gained greater renown than Captain Flint of Stevenson's story. A likely sailor of fortune, a likeable old villain, his name will always be associated with his favourite tipple through the chanty of the book.

"Fifteen men on The Dead Man's Chest
Yo, ho, ho and a bottle of rum
Drink and the devil had done for the rest,
Yo, ho, ho and a bottle of rum."

In these wiser days of moderation rum has its place as a potent pick-me-up. It was the official stimulant issue to the Army and Navy, recognised as the greatest help to nature in the overcoming of abnormal conditions.

If you have to be out in the "wee sma' hours"—if your work calls for extreme physical exertion—you cannot do better than to have a cup of hot milk or coffee with a liberal dash of Ocean Wave Rum before leaving home.

Ocean Wave Rum provides lasting warmth and increased vigour to meet unusual conditions of work and climate. Pure, wholesome and of fine flavour

The rum issue saved thousands of lives in the war days.

OCEAN WAVE Rum
The Peace Days "Pick-me-up"

Sold by leading Wine and Spirit Merchants everywhere at 10/6 per bottle, and obtainable at hotels and clubs. Ask for and insist on having "Ocean Wave."

THE JAMAICA RUM CORPORATION LTD.,
SUSSEX PLACE, LONDON, S.W.

SUCCESS IN LIFE

To succeed in life good spirits and hopeful thoughts are required. The man who is despondent or irritable always fails. Low spirits and irritability of temper are often caused by a dull, torpid liver. Wake up your liver with **Carter's Little Liver Pills** and start the day with a bright cheerful face. Both your health and business will benefit. No pain, no discomfort. Thousands recommend them. Good for old and young; purely vegetable.

Small Pill—Small Dose—Small Price.

GENUINE must bear signature

CARTER'S LITTLE LIVER PILLS

Brent Good

TAILORING BY POST.

WE send free by post on request cloth patterns, fashion book, tape measure, and illustrated chart, by means of which you can be measured by a friend in your home without possibility of error.

Curzon's Self-Measurement system has successfully stood the test for 20 years, and we make hundreds of suits and overcoats every week by this method.

We give an unconditional guarantee to refund money in full if you are in any way dissatisfied with our garments.

For Patterns and Postal Business write to

CURZON BROS. Ltd.
The World's Measure Tailors,

Complete Suit or Overcoat made to Measure in 7 to 10 days for
£2 17 6 or £3 17 6
or
£4 17 6 or £5 17 6

Visit Curzon's Shops

as under for High Class Tailoring at low cost.

Head Office Dept.—60 & 62, City Rd., E.C.1.
West End—112, New Oxford St., W.C. 28 & 29, Chancery Lane, W.C.
City—34, Liverpool St., E.C. 103, Finsbury Pavement, E.C. 16, Ludgate Hill, E.C.
Camden Town—176, High St. (next Tube Station).
Euston—15, Hampstead Rd.
Deptford—Chesham House, Broadway.
Woolwich—58, Powis St., and 43, Hare St.
Shoreditch—185 & 187, Old St., E.C.
Kingston-on-Thames—27, Market Place.
Richmond & Twickenham—354, Richmond Rd. (nr. Richmond Bdge.)
Coventry—High St. (adjoining Lloyds Bank).
Sutton (Surrey)—129, High St.

(Dept. 114),
60 & 62, City Rd., London, E.C.1

"TORTOISESHELL"

SMOKING MIXTURE AND CIGARETTES.

The Smoking Mixture is now Packed in the usual Decorated Tins, and we think you will consider it is still further improved in quality.

T58

TO MEN ONLY.

Keeping the razor keen is most men's difficulty. The ordinary strop cannot do it because steel is harder than leather. But it will put on an edge like a newly set razor if treated to the proper abrasive. There wasn't one worth the name till recently when we accidentally discovered "Slatestone" which has a marvellous effect on steel, making shaving easy to the stiffest bearded man, as thousands testify.

FREE TEST Prove this at our expense. Send 6d. or 1/- for a cake and if you are dissatisfied return it when your money plus postage will be refunded at once. "Slatestone" Razor Paste is obtainable of Ironmongers, Stores and Cutlers in 6d. and 1/- cakes, and traders are invited to send for trade terms. Write to-day to Sole Makers: County Chemical Co., Ltd., Chemico Works, Birmingham.

'EVENTUALLY YOU'LL BUY

"SOLETS"

(RUBBER CUSHIONS OF COMFORT)

BECAUSE: They cost half the price of soling and wear three times as long.
BECAUSE: Your uneven wear is corrected for a few pence. Easily fixed.
BECAUSE: They keep the feet dry. Made of finest Rubber, not cheap reclaimed material.

LADIES' 2/6 a 3/6 per set
GENTS' 3/6 a 4/- per set
Singles sold for renewals

OF ALL BOOTMAKERS
BRITISH SOLETS LTD.
48-49 CORONATION ROAD, BRISTOL.

The SUNDAY EVENING TELEGRAM—the only Sunday evening paper.

In giving publicity on this page to views of correspondents, preference will be accorded to brief letters bearing name and address for publication.

All envelopes and letters must be marked "P.P." in left-hand corner.

THE PEOPLE'S PULPIT.

The readers of "John Bull" discuss matters of Public Interest.

Letters for this page must relate to public as distinguished from personal, topics.

For short acknowledgments of communications and replies to other letters—selected from our general mail—see "Letter Bag," page 22.

Middle-Class Champion.

Labour and Capital, trained to the hilt, are in the grips. Middle-class spectators seem content to watch—and *pay*. Yet, combined and well-directed middle-class weight would tell—and might, with honours even, end the fight. Wrekin has shown the way!—A. G. Topping, Gardenia Street, Carlisle.

Vacant "Married Quarters."

The house difficulty would be greatly relieved if the Government would only let the spare married quarters—say, at 5s. or 6s. per week—to our Service men. Now that so many troops are going abroad, untenanted married-quarters will be numerous—especially here in Aldershot. Ex-Service men would greatly appreciate this.—A. J. Harrington, Herrett Street, Aldershot.

Examination Test for J.P.s.

Magistrates, before being appointed to the Bench, ought to pass an examination before a Competent Authority, to show that they have not only a knowledge of law, but a sense of Justice, tempered with humanity. Then we should have cases of brutality dealt with with due severity, as befits them, and distressing cases of extreme hardship tempered with mercy.—Chas. Ed. Reid, Webb's Lane, Middlewich.

War Stories.

The attitude taken up by publishers in rejecting stories which recount imaginary or real episodes of the late war, is wrong. Their contention is that the public wish to forget the war. That is untrue, nor is it right that the remembrance of the heroism of our nation's manhood and womanhood in the greatest crisis of history should be allowed to pass from our minds. Should not, rather, the glorious memory of almost incredible brave deeds be kept alive by the publication of stirring war-time narratives?—Frank M. Smith, Roseburn Street, Edinburgh.

Prices in the Press.

As soon as a suggestion appears in the papers that a certain article is likely to be dearer, that commodity at once goes up in price; and if the purchaser protests, the answer is—"But didn't you see it in the papers?" I suggest that whenever the editor of a paper receives such a notice, he should, before printing, take steps to find out whether there is any real reason for the rise in price, also whether the person sending the information is interested in the article concerned.—Mrs. L. Hewitt, Novar Road, New Eltham.

The Best "War Memorial."

We read of the generous collections made in various parishes to provide War Memorials in the form of a useless "monument"—yet within easy distance of the proposed sites there are poor aged mothers robbed of their sons (often their only support) and widows with little ones, who have given their all. Surely these liberal contributions could be used with more discretion, to help brighten these lives—say, by erecting small houses in which the poorest could live rent free, or money provided to give the children a start in life. Had our brave heroes an opportunity to express their wish, they would have emphatically chosen these suggestions.—(Mrs.) Gould, High Street, Upper Weston, Bath.

Five Guineas is paid to the writer of the most interesting letter. That amount has been sent to Miss C. Kennedy.

High Prices and Profits.

We are told that the increase in wages is responsible for the present enormously high prices of every commodity; but after seeing the recently published balance sheets of a number of firms, it would appear that big wages are not altogether the cause. The amount of profit is simply staggering. Cannot we have an Act of Parliament making it illegal for a firm to make more than a *fair* percentage on the capital invested in the concern? Government experts could assess the exact amount. This would surely stop the profiteers and bring prices down to a reasonable level.—Charles Dickens, Allen Rd., Finedon.

That "Superfluous Million"!

"Wanted: Lady, do the work of cottage, help garden and poultry. No salary, home and laundry only"; "Wanted: a Lady, as housekeeper to elderly gentleman. One able to contribute to expenses preferred," are types of advertisements constantly appearing, in "religious" papers especially. Do these advertisers realise that they are asking for a woman's whole life—day in and year out—in exchange for their paltry recompense? Moreover, a "Lady" is not given fixed "nights out," and she is expected to sew, do correspondence, turn her hand to nursing, etc., etc., and subscribe to church and charities!

"Alas! that bread should be so dear, and flesh and blood so cheap."—C. Kennedy (Miss), Mollart Street, Hanley, Stoke-on-Trent.

"Fags" for the Wounded.

Now that tobacco has again risen in price, cannot something be done for our gallant wounded still in hospital? The majority of these institutions have stopped giving the free ration, and as smoking is very often the boys' greatest friend and soother in pain it seems a great shame that they have to buy at full price, out of their hospital allowance of 3s. 0d. per week. Surely the Government could either knock off a bit of the "Duty Tax" and let the Tommies buy them from the Sisters in charge of the wards, or the Tobacco Trust could do something on their behalf?—F. P. West, Albert Square, Clapham Rd., S.W.

Double Shifts.

With unemployment rife, Labour demanding increased wages and less hours, and the Nation demanding increased output, why do not some of our leading manufacturers adopt double shifts? Machinery can work sixteen hours, though men cannot. Two shifts of eight hours each would employ twice the number of men and double the output. Time would also be saved on the second shift, as the machinery would all be ready. This would lessen unemployment, and immediately increase production. Perhaps some reader who is a manufacturer would give his opinion?—Sidney W. Martin, Angell Park Gardens, S.W.

Insanitary Factories.

We are continually having men from the shoe factories dying of consumption. It is not to be wondered at, considering some of these buildings where they sweep up once a week and then get a quarter of an hour to remove the week's filth. Factory inspectors are paid enormous salaries to see that the places are kept in proper condition, but they seldom get further than the office, where everything is spotless.—Alfred Cousins, High Street, Burton Latimer.

"No Children."

Isn't it possible to pass a measure or law to compel landlords to take children, temporarily at least? Our husbands and brothers fought for King and Country, and now cannot get a couple of rooms to live in. Day after day, the same old ads.—"No Children." We have two youngsters—and well we know it. Thirteen months since being demobbed, and still no home. Let the landlords ask a reasonable rent, and the tenant with children agree to make good damages to paper and paint! Surely that would suit all parties?—(Mrs.) E. L. Berridge, Wroughton, Swindon.

Our National Need.

Britain is in a state of upheaval, but it has been so after every war. If every Briton will only do his utmost to pull her through this tremendous crisis, she will come up again triumphant, as she always has done before. The nation is made up of millions of people, and each individual matters. If everybody realised this, surely the discontented would perceive that it is they who are pulling Britain back—and instead of grumbling, they would put their shoulder to the wheel, to make her a better and a happier land. Then indeed, "Naught shall make us rue."—Hilda Iliff, York Place, Portman Square, W.

"Nationalise" the Truth!

Everywhere one finds profiteers, politicians, Labour leaders and other self-excusers hiding the truth and laying before the public "facts" which are *not* facts at all. In Parliament the "reply evasive" is part of the day's work. Enquiring Members have the greatest difficulty in getting a straight answer to a straight question. Every subterfuge is adopted to "camouflage" a Parliamentary reply and make it *seem* to be what it isn't. A straight Government should give a straight answer; else are they untrustworthy servants of the State. *Nationalise the truth before anything!*—A. Clemville, South View Drive, Westcliff-on-Sea.

Young Britain's "S.O.S."

Those in high places in our land either don't or won't see the danger that threatens Britain to-day—the deterioration of the rising generation, which, if allowed to continue, must bring disaster to the nation. Brave and self-sacrificing mothers are pinching and scraping to endeavour to give their children regular supplies of food; but, as good, pure and nourishing milk, sugar, eggs and butter, etc., are so dear, substitutes with little or no body-building materials are resorted to, and the result is our children are ill-nourished and burdened with many diseases and troubles. May those who rule avert the danger now—soon it will be "too late."—Alec B. Pryce, Hermand Terrace, Edinburgh.

"JOHN BULL'S" WEEKLY CINEMA.

Again, with Kaiser, "our Young Man" starts
For a sojourn in foreign parts.

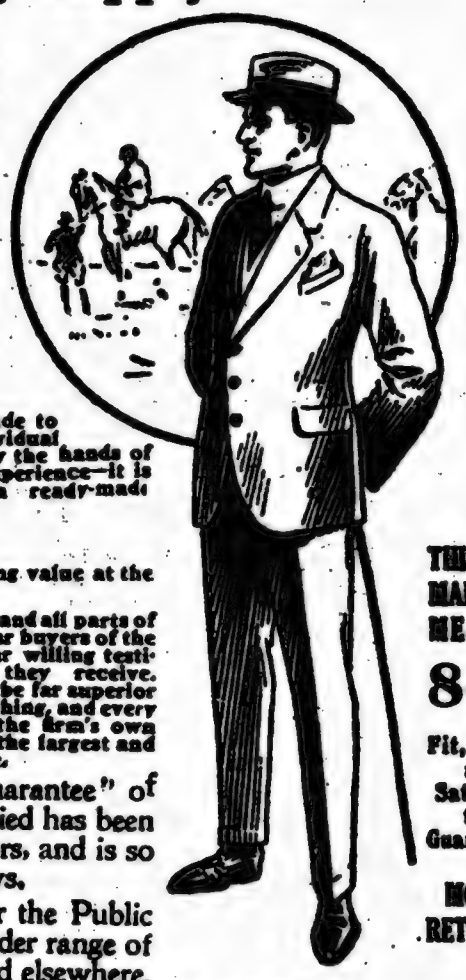
Will Nippon nip the Russian plan
For Bolshevism in Japan?

These loud "Reports," it seems to us,
Have no effect, but only fuss.

Bottomley's [illegible] view
That's meant The [illegible]

ESTAB. **The Rego Clothiers Ltd.** 1874

THE ONLY FIRM
that makes every garment they supply



IN view of the great Public demand for economical clothing of the best style and quality, it should be noted that the Rego Clothiers have been established 50 years as Bespoke Tailors, and are the Originators of the Direct-from-Manufacturer-to-Wearer Tailoring business in this country.

WHEN we say a garment is made to measure by us, it is cut to every individual customer's own measurements, by the hands of expert London cutters of years' experience—it is NOT, as in so many cases, a ready-made garment.

Watch our Prices

Our Policy is the greatest Tailoring value at the smallest cost.

Over 150,000 Customers in London and all parts of the Country and Abroad are regular buyers of the "Rego Clothing," and they all bear willing testimony of the Value-for-Money they receive. "Rego" clothing is well known to be far superior to ordinary factory ready-made clothing, and every garment is made throughout in the firm's own Extensive Workrooms, which are the largest and best equipped in the British Empire.

The "Original Rego Guarantee" of money-returned-if-not-satisfied has been a feature of the Rego Clothiers, and is so to-day, and *will* be so always.

REGO CLOTHIERS offer the Public the choice of a five times wider range of patterns than can be obtained elsewhere.

THIS SUIT MADE TO MEASURE

84/-

Fit, Style, and Satisfaction Guaranteed or MONEY RETURNED

Our huge purchases of material enable us to supply superfine quality cloths at prices which mean a big gain in Quality and Economy to all. We specialise in

1—**To measure,** Cut by the hands of our own expert London Cutters, of West End Quality material and finish. **84/-**

2—**Ready to wear,** made exclusively in our own extensive workrooms, of same quality and finish **70/-**

FREE CALL or WRITE for Gratis Copy of our 36-page Illustrated Magazine—FASHIONS FOR MEN—showing all the latest styles in Men's Wear for Spring and Summer; also for those who live out of London; PATTERNS, SELF-MEASUREMENT FORM AND TAPE MEASURE Free on application to "REGO" CLOTHIERS, Limited, 134-5, High Street, Shoreditch.

"Rego" Branches for London Readers

E.C.
191, Aldersgate Street.
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200, HIGH HOLBORN.
N.
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235, Pentonville Road.
FINSBURY PARK. — 250, Seven Sisters Road.
HIGHGATE.—691, Holloway Rd.
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N.W.
CAMDEN TOWN.—185, High St.
HARLESDEN.—31, High Street.
N.E.
KINGSLAND.—4, High Street.
S.E.
WOOLWICH.—75/77, Powis St.
DEPTFORD.—3, The Broadway.
PECKHAM.—100, Rye Lane.
383/3, WALWORTH ROAD.
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ANOTHER STRAIGHT

What America Forgets—Our Sacrifice and Hers

By TH

MY recent articles upon America's attitude towards Europe's seething problems have been quoted and re-quoted, discussed and garbled, in newspapers of all sorts and sizes from Land's End to John o' Groats, and from Coney Island to the Pacific seaboard. It may therefore not be amiss to touch again upon one or two salient matters, with a view to removing certain false impressions that have arisen, not so much from the articles themselves, as from the misrepresentations of unscrupulous critics. But first let me say this: I am not going to apologise for anything I have written, or to withdraw a syllable of my former complaints about the attitude of Uncle Sam. It is not my habit to write in haste and repent at leisure, and no amount of bluff or intimidation, from whatever quarter it may proceed, will induce me to abandon a line once taken as the result of honest conviction. But where my critics go wrong is in assuming that, because I have treated this subject with a certain breezy candour, I am trying to "pick a quarrel" with America. This is sheer nonsense. The very reverse is the truth. What I *am* eager for is that the United States should abandon its attitude of selfish aloofness from our European troubles and join with Great Britain in a mighty effort to set the Old World on its feet again, as the prelude to a golden era of prosperity and peace. It appears to me that close and friendly relations between the free Empire of Britain and the great Republic of the West are in the natural order of things, and I am profoundly disappointed at the policy and outlook of those in power at Washington, who are recklessly jeopardising the prospect of a plain and honest understanding between the two nations. It was anger at this spectacle of political incompetence, of blind and blundering statecraft, rather than any sense of hostility to the American people, that prompted me to write as I did, knowing well enough that my voice would carry to the other side of the Atlantic. If it be objected that I was too outspoken, I can only reply that that is a matter of opinion; I do not claim to wield a ladylike pen, nor do I subscribe to the view that friendly relations between grown-up nations are best fostered by soft insincerities and hollow compliments. To my mind, it will be a profound disaster if, through the neglect of her present great opportunities, the United States should forfeit her claim to a voice in world-affairs, and when I see peril ahead it is a clear duty to warn all who will listen. If I saw my worst enemy strolling unconcernedly towards the edge of a precipice, I should feel bound to warn him of his danger. Indeed, vulgar as it might be, I am afraid I should shout to him.

What America Forgets.

Now see what I mean: America is not our enemy; she is a potential friend. But she is forgetting the plain obligations of friendship, and that way terrible danger lies. This view is not confined to Great Britain. It is shared by hundreds of thousands of honest American citizens who, without wavering an inch in their devotion to "Old Glory," are yet heartily ashamed of the failure of the powers at Washington to shoulder their debt of honour to the war-scarred nations of Europe. For it *is* a debt of honour—no more, no less. America is rich to-day—rich beyond the wildest dreams of avarice—because Europe is poor. And because Europe is poor—because she has been drained of the blood of her best and bravest, because the flower of her manhood has paid the bitter toll, because she has been purged of her treasure, her riches poured into the cauldron of sacrifice: the world is free. America is free. All honour to her heroes who met death on the threshold of victory—not a word shall ever pass my lips in disparagement of their glorious sacrifice; but it was not their valour alone that saved America. The United States owes her ransomed liberty, her freedom from the menace of aggression, to the men of Mons and Charleroi, to the heroes of Lille and Festubert, to the valour of Ypres and Loos and Neuve Chapelle. The freedom she prizes so highly is not her own; it has been bought with a price too great for her to have paid alone. Yet though all this be true, no European nation demands its Shylock bond at the hands of fair Columbia. All we say—all I have said—is that, just as in the later stages of the war the flower of Europe and the pride of America stood shoulder to shoulder in a common cause, so now we should march together along the paths of reconstruction, keeping no strict account of pounds and dollars, till civilisation has recovered from the shock of war. While she stands aloof from Europe's dire necessity, the United States can advance no moral claim to her war-gotten wealth. But the decision at this crucial moment must be hers. If she likes, she can isolate herself finally from the concerns of the Old World, cut herself off from the comity of nations, become an outlaw from among the world's democracies. She can hug her wealth and forfeit her honour, hoard the gold and lose the glory. Keep the muckrake and resign the palm. Or she can take Europe's proffered hand of friendship and scale the heights of moral greatness. Which will she choose?

The Wire-Pullers at Washington.

Unfortunately for the immediate outlook, this vital question has yet been lifted no higher than the hustings. The decision of Washington, upon which the whole future of American relations with Great Britain may depend, is the sport of Party politics—there, as here, ever a baneful influence in public affairs. It is the old game of the "Ins" and the "Outs," which we know so well, complicated by the fact that each side is half in and half out—a Democratic President being "on the throne" while his Republican antagonists are in power in Congress. And a pretty game it is, as played across the "herring pond"! Our own Party managers are sheer "duds" by the side of the Yankee "bosses" who, as regards the ratification of the Peace Treaty, have got Wilson at their mercy. The object of the Republican caucus which controls the decisions of the Senate is to discredit the President—who, as I say, is a Democrat—in the eyes of the American people, by representing his undertakings at Versailles as opposed to American interests and out of harmony with the principles upon which, in the past, the policy of the United States has been moulded. And some of these gentry will stick at nothing to gain their Party ends; the actual terms of the Treaty have been overlaid with misrepresentations and falsifications, with the result that the truth has become gradually obscured from the decent body of Americans who, if only they could see the whole question in proper perspective, might recognise their duty and back the President against his Republican detractors. I am reporting what I learn from unimpeachable American sources, and it will certainly be one of the first duties of Sir Auckland Geddes, on his arrival in Washington, to acquaint the British Government of the extent to which the purport of the Peace Treaty has been misrepresented to the United States public. By some means or other, the truth must be made known in every American city. Through the failure of the United States to ratify the Treaty and lift her fair share of Europe's crushing burdens, the resettlement of vast war-stricken areas is indefinitely postponed.

Still Hopes of Uncle Sam.

What have the Christian subjects of the Turk already suffered through the failure of America to undertake the "mandate" accepted by President Wilson in her name at the instance of the Allied Powers? How many lives have been sacrificed to the scourge of hunger through the unwillingness of the United States to join with us in furnishing credits to the bankrupt nations of Central Europe? The need is urgent, pitiful; yet we are told in effect by Mr. Hoover, Mr. Glass and others that the war-racked nations of the Old World must "stew in their own juice." It is not good enough! Its cynical inhumanity is worthy only of the Huns. I cannot believe that this attitude reflects the decent mind of America. For, after all, Wall Street is not the whole of the great Republic, and until I am convinced to the contrary I shall retain better hopes of Uncle Sam. If America really desires a friendly understanding with this country, apart from which there can be no real guarantee for the future peace of the world, her course is perfectly clear. She must frankly abandon such "juridical niceties" as the Monroe Doctrine, with its preposterous implications, and accept her fair share of responsibility for the common needs of humanity. The distinction between the

TALK TO UNCLE SAM.

Germany to Have Our Money—U.S. Must Help.

THE EDITOR.

"New" and the "Old" worlds is out of date, and should be expunged from the atlases! But for the mercy of Providence, it might ere now have been wiped out in blood. In these days of fast-moving steamships—and submarines—America is too near us to be treated otherwise than as one of the great Family of Nations, linked to the rest by common ties of duty and of neighbourly interest. Perhaps our mistake has been that we expected too much of Uncle Sam. We got it into our heads that the United States was composed throughout of "white men," who—having linked their fortunes with ours to ensure the final overthrow of the Hun—would see us through to a finish, helping us not simply to win the war, but to win the peace. It was thought that, as so many American citizens had made vast fortunes born of Europe's fell necessities, the least the United States would do would be either to join with the Allies in "pooling" the total of war indebtedness, or to lift from the tired shoulders of Great Britain the burden of financing her poorer neighbours. I am speaking of expectations, and it is as well to be frank.

Blood Thicker than Water?

What we did not expect from a people of English blood was that, having got out of the war so cheaply, they would disclaim all further liability—leaving us to "pick up the pieces" as best we could, and to face unaided the challenge of the future. We did not expect that America—the land of Washington and Lincoln and Roosevelt—would allow Peace to be signed in her name only to decline all further financial assistance, to refuse all responsibility for the government of subject territories—thus delaying the final settlement, retarding productive enterprise throughout Europe, and, incidentally, maintaining a rate of exchange heavily in favour of herself! Frankly, we have been greatly disappointed—although, speaking for myself, I write far more in sorrow than in anger. With a full sense of responsibility I return to this burning subject, knowing that I am voicing the opinions of millions of British citizens as well as of many Americans who have not forgotten that the glorious independence of their country was the work of men who still called themselves Englishmen. Cannot we come together again? Of course, we shall always be separate nations, differing in a hundred ways; but, after all, folks who speak the same language should find it hard to quarrel. As I have said many times, we are not going on our knees to Uncle Sam—we shall not beseech his aid. Indeed, it is less on our own account than on his, and for the sake of our mutual relations, that we invite him to put up his ledger and take down his Bible—wherein, if I remember rightly, are some wonderful words written about "bearing one another's burden." It's good scripture, Jonathan, my boy—and, take my word for it, in the long run it will prove good business too.

"The Nations of Central Europe."

I have written once more at length on this subject, desiring to clear away the last remnant of misunderstanding and to state the issue as clearly as I see it. We have enough trouble of our own, Heaven knows. As I write, the situation in the Transport Industry is full of the gravest menace; and now comes the suggestion from the Supreme Council that, having knocked out the Huns, we should help them politely on to their feet again, and assist them to re-start in business. Oh, but I beg pardon—I ought not to have called them "Huns." That was only while there was a war on; the correct form now is to speak of "the nations of Central Europe." And, as I say, we have got to lend them some money to open their shops and factories again, and to buy bread and sausage. We are told that not only is this the kind and proper thing to do at this stage of the proceedings, but that unless we do it there will be a disastrous "repercussion"—I believe that is the correct word—upon our own comfort and well-being. So it comes that, instead of getting the indemnity that we heard such a lot about at the General Election, we are to let our enemies have a bit more to tack on to what they already owe us. Well, there it is; I do not pretend to understand the dark and difficult science of diplomacy, and as I am not a member of the Supreme Council—while to ask a question about its doings in Parliament is to jeopardise the safety of one's central facial ornament—I must needs save my breath to cool my porridge. But I will just say this: If the Allies, for good reasons or bad, are to "furnish credits" to Germany, America must help. There are no two ways about it. Otherwise it is good-bye to all hope of a sound Anglo-American understanding; and we must accustom ourselves to think of the United States not, as I said just now, as a potential friend, but as a potential—well, source of embarrassment! Uncle Sam is no longer the lean and cadaverous individual who used to figure in the cartoons; he is a fat and rubicund personage, his pockets bulging with war profits. And if it comes to helping the Germans and the other "nations of Central Europe," he has got to "do his bit." We are ready to hail him as a man and a brother, to talk pretty nothings to him till he is sick, and to invite him to pleasant little tea-parties at Versailles or Geneva or The Hague, but he has got to "stand his corner" like the rest of us—and not button up his pockets when it comes to the collection. Oh, no; we filled those pockets, and we have a right to a say in the matter. And we have the right on other grounds. The "Star-spangled Banner" is a fine and noble emblem—but there's one star missing from the dazzling constellation. You will scan it in vain for the Mons Star. We have done *our* bit, and a lot over, both in blood and treasure. It's your turn, Uncle Sam; and don't pretend to be hurt and offended because I talk to you in language that is but the feeble semblance of your own forcible idiom. My idea is to give you something to chew on. Get me? Good!

Germany to Have *Our* Money.

And now, just a final word about this German loan. Consider what it means: Instead of our late enemy now beginning to send money over to us, we are solemnly asked to assist in getting money for her! Why on earth should we do so? Personally, I do not believe for one moment that Ministers over here know anything of the real position of affairs in Berlin. My own information is that there is neither lack of raw material nor of food; in short, that the Huns—if I may be permitted once more to give them their correct title—are doing very well indeed, thank you. I propose to take steps to check these reports; and by the time these lines are read I hope that JOHN BULL's Special Commissioners will be in Berlin and elsewhere, investigating things on the spot. In any case, I am sure their reports will be illuminating. Meanwhile, I indignantly protest against the proposal that any of the Allies—*unless America comes in for her full share*—should put their hands in their pockets for the benefit of Germany. Much better take over the administration of the country, collecting its revenues—from mines, railways, and other sources—and after providing for the expense of government, credit the surplus to the Indemnity. Whenever in the history of the world did the victors in a great war come to the financial assistance of the vanquished? What did Germany care about the position of France in 1870, or in previous years in the cases of Austria and Denmark? All she concerned herself with in those days was the annexation of the gold in the vaults of the banks, and of the material assets of the defeated countries. That should be our policy to-day. If Germany cannot carry on by herself, the Allies and America should carry on for her. To trust her with large credits, for the sole purpose of recovering her commercial prosperity and competing in our own markets, is the quintessence of political folly. A few weeks ago we said: "How Germany *is* Laughing at Us!" To-day she must be in a condition of hysterical merriment at our simplicity. And, unfortunately, Mr. Asquith, in this matter, is on the side of the Government and is all for letting her down lightly. Let us hope that Stockport will reinforce the Independent group, and that—with the assistance of our new representative and that of The Wrekin—we may be instrumental in saving Britain from falling into the trap which the wily Hun, assisted by the innocent Cocoa Press, is setting for us.

AN IMAGINARY INTERVIEW.

MR. H. MALLABY-DEELEY, M.P. (*By our Extra Special Reporter.*)

Clad in the few remaining fragments of my pre-war civies, I made my way to the tailoring establishment lately opened by Mr. H. Mallaby-Deeley, M.P.

"Could I see Mr. Mallaby?" I inquired.

"Not at present," was the reply. "If there is anything in the way of spring suits——"

"What about Mr. Deeley?" I interrupted. "Is *he* in?"

"Mr. Mallaby-Deeley is attending the House of Commons at present," was the sharp reply.

"Ah," I murmured. "Taking orders, no doubt. Well, business must be attended to."

"Mr. Mallaby-Deeley is engaged in his parliamentary duties, sir!"

"But I want a suit," I protested. "I was given to understand that by purchasing it from Mallaby I shouldn't have to pay Deeley for it."

"Mr. Mallaby-Deeley takes no practical part in the business," retorted the shopwalker, with great dignity. "If you require a suit——"

"Require a suit?" I repeated. "My dear chap, I require the whole pack! I only possess the one my mother gave to me, and these few fluttering rags in addition."

"Step this way," came the order.

Springing smartly to attention, I left inclined, and followed on the heels of my guide. Not actually on his heels, you know. I hope I've too much polish for that. So had his heels.

"Suits forward!" he shouted.

"Rotten discipline," I murmured. For not one of them stirred.

"Or perhaps this is *not* the Spring suit department? When I wore my pip, if my platoon did not spring to the word of command, it didn't suit me, I can tell you!"

At that moment a somewhat pre-occupied-looking man of about 45 advanced out of the shadow, bowed politely, and asked:

"What is your pleasure?"

"Reach-me-downs," I replied, "a Mallaby-Deeley Three-fifteener."

He ran the tape over me, and turned to the packed shelves.

"Light or dark?" he inquired.

"What other colours have you?" I asked.

He glanced at me without vouchsafing a reply, and reached down a garment in a tender shade of dandy-grey-russet.

"Are they fast colours—all of them, I mean," I demanded; "or do they shrink?"

"You cannot expect a very fast colour for Three-pounds-fifteen," he returned. "But these are moderately rapid at the price. Would you care to try on?"

"Well, between you and me and the shopwalker," I whispered confidentially, "I don't require a suit. I merely called to interview either Mr. Mallaby or Mr. Deeley."

"I am both," came the startling reply.

I extended my hand eagerly. "Pleased to meet you," I said heartily. "How are you?"

He shook, smiling wearily.

"Which journal *this* time?" he asked.

"JOHN BULL," said I. "I wish to extend to you our readers' thanks for supplying a long-felt want."

"Thanks," he said. "Won't you have one, to prove their quality? I wear them myself."

"Well, what's good enough for Mallaby-Deeley is good enough for me," I cried. "You may send me a quiet one round to 93, Long Acre."

"Cash!" he called, looking towards the desk.

"Don't worry about the money," I said hastily. "I shall always patronize your establishment if your credit and trousers are long enough."

"Our terms are strictly cash."

"H'm," I said, "that appears to be the only defect in your business. Ah, well, there is nothing perfect in this imperfect life. More in sorrow than in anger, I bid you good-day."

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Natal Bank Chambers, Durban.

PELMAN INSTITUTE OF AMERICA.

The Pelman Institute of America has recently been incorporated with headquarters at 505, Fifth Avenue, New York. The organisation of this office has been carried out under the personal supervision of the most able members of the instructional and managerial staff from London. It is perhaps too soon properly to estimate the great benefits that should accrue to this Company from its interests in the Pelman Institute of America with its appeal to over 100,000,000 people in the United States, but advices from New York state that in the first few weeks of the announcements appearing in the American Press, over 2,000 students enrolled for the course.

The agreement with the American Corporation has been arranged on a Royalty basis. From the 1st March to the 31st August, 1920, a Royalty of one dollar per student is payable to the Company from 1st September, 1920, a royalty of three dollars per student is payable for a further six months, after which time a Royalty of five dollars per student is payable. This Royalty is payable free of all expenses to the Company, and the ultimate annual revenue from this source should be highly profitable. The Management is in the very capable hands of Mr. George Creel, who was, on America's entry into the War, appointed by President Wilson as Chairman of the Bureau of Public Information.

THE PELMAN LANGUAGE COURSES.

The immense importance of a serviceable knowledge of modern languages, with an especial view to their use in commercial life, was never more truly realised than it is to-day. With this knowledge in mind, the Directors have had prepared an entirely new method of teaching languages, based on Pelman principles.

AUDITORS' CERTIFICATE.

The following Certificate has been received from the Auditors:—

Canterbury House,
1-4, Giltspur Street,
London, E.C.1,
February 19th, 1920.

To the Directors of the Pelman Schools, Ltd.,
4, Bloomsbury Street, W.C.1.

DEAR SIRS,

In accordance with your instructions we have examined the books of the Pelman Schools, Limited, for the past three years and we certify that the Profit for the year 1919 and also the average Profit of the past three years, before providing for the reserve referred to below, but after charging Directors' Fees and Income Tax, was sufficient to pay the Dividend on the Preference Shares proposed to be issued by the new Company, more than five times over.

The assets proposed to be taken over by the new Company stood in the books at 1st January, 1920, at the following figures:—

5% War Loan and Cash on Deposit	£75,000
Sundry Debtors for Loans advances and accrued interest, including Branch Deposits and Cash in Transit	20,150
Freehold and Leasehold Property	6,000
Office Furniture and Library ...	3,250
Stock of Printed Matter	4,600
	£109,000

At the same date the Liabilities to trade Creditors proposed to be taken over by the new Company amounted to £39,537 12s. 5d.

We wish to point out that our statement as to both Profits and Assets is subject to adequate reserve being made for Excess Profits Duty, and the cost of completing the instruction of Students already enrolled.

We estimate the total Liability for Excess Profits Duty up to 1st January, 1920, will not exceed £25,000.

The assets represented by the American and Colonial rights and Royalties, Language and other Courses, Goodwill Copyrights, and current advertising, etc., which have not been included in the above valuation, will also be taken over by the new Company. In addition to the above assets we understand that the new Company will have the benefit of the Profits accrued since the 1st January, 1920.

We are, Gentlemen,
Yours faithfully,
SLATER, CHAPMAN & CO.

Full Prospectuses (upon the terms of which alone applications will be received) and Forms of Application can be obtained from the Bankers, Brokers and Solicitors of the Company, and at the Registered Office.

March 6th, 1920.

This form of application may be filled up and sent entire to the LONDON JOINT CITY AND MIDLAND BANK, LTD., 52, OXFORD STREET, LONDON, W.1, or any of their Branches with a remittance for the amount payable on Application.

To the Directors of

THE PELMAN INSTITUTE LIMITED.

GENTLEMEN,

Having paid to the Company's Bankers the sum of £..... being a deposit of 2s. 6d. per Share on application for ..... 8 per cent. Cumulative Participating Preference Shares of £1 each in the above Company, I request you to allot me that number of Shares, and I hereby agree to accept the same, or any less number that you may allot to me, upon the terms of the Company's full Prospectus dated March 6th, 1920, and the Memorandum and Articles of Association of the Company, and I agree to pay the balance due from me by the instalments specified in the said Prospectus, and I authorise you to place my name on the Register of Members of the Company as the holder of the Shares allotted to me.

I hereby declare that this application is not made by or for the benefit of any enemy subject within the meaning of the Trading with the Enemy Amendment Act, 1916.

Usual Signature _____

Name (in full) .....
(Giving title (if any), or stating whether Mr., Mrs. or Miss.)

Address (in full) _____

_____

Profession or Business _____

Date _____

PLEASE WRITE DISTINCTLY.

Cheques should be made payable to "BEARER," and crossed Not Negotiable.
No receipts will be issued for payments on application, but an acknowledgment will be forwarded in due course either by allotment of shares or by return of deposit.

The NATIONAL NEWS takes national views—every Sunday.

JOHN BULL AT PLAY.

RACING, FOOTBALL, BOXING AND OTHER SPORTING NOTES.

RACING.

We occasionally drop across a horse physically incapable of carrying weights, and maybe Loch Allen is a much better 'chaser when having 10 stone or under in the saddle than he is when called upon to carry a stone and more above that weight. Anyway, his record tends to this view. Such being the case, we should not take his Gatwick defeat too seriously. Lock Allen is on the small side as "National" horses go, but he is delightfully balanced, and about as clever a jumper as will take the field at Aintree. It struck us that he was hardly as fit as The Bore and Neurotic at Gatwick, and that another fortnight's work is what he wants. We are not therefore going to condemn him too hastily, though of all the possible outsiders for the National we have a greater leaning towards Ardonagh. The Irish-bred chestnut may not commend himself to those judges who prefer the massive heavy type of chaser for Aintree, inasmuch as he carries very little flesh and runs up remarkably light in his back ribs. No one could say that he filled the eye as Jerry M. did before he won the National. Nevertheless, unless we are very much mistaken, he jumps and stays qualities you want for Liverpool.

Poethlyn continues to progress to his trainer's utmost satisfaction, and we should not care to attempt to say at this date what is to beat him. We merely throw out the hint of Ardonagh being a likely outsider, as we know that his trainer has something more than a sneaking regard for his charge. One thing Captain Whitaker is fairly sanguine about, and that is that Ardonagh will turn the Newbury tables upon Turkey Buzzard, though of course his confidence would be all the greater were Mr. J. Anthony riding his horse as he did at Newbury.

We can have little or no fancy for Charlbury after the way he cut up at Gatwick.

The nearer we get to the day of the race, the smaller does the issue seem to be fining down to, and the shorter is Poethlyn's price likely to become.

Silver Ring convinced us in his race at Newbury that his Irish reputation had not been overstated, and we intend taking sides with him. We hold a high opinion of Sir James Buchanan's 'chaser. Despite showing traces of cracked heels at Newbury, he shaped uncommonly well; with all his weight, he may win the Cheltenham Grand Annual 'Chase to-day. Anyway, we are never leaving him out of calculations, believing him to be a good horse.

It should be a successful meeting at Cheltenham from all points of view, and it is quite within the range of possibilities that two of the big 'chases will be won by Mr. Watkin Williams by the aid of Mother's Gift and Childlike.

Garryroe missed the "Tantivy" at Gatwick for the New Century Chase at Hurst Park, though in Hollins Lane he may discover a very dangerous rival, having to concede the latter over a stone.

All sportsmen should make a point of getting the March issue of *M'Call's Racing Chronicle*, which in view of the approach of the flat racing season is indispensable to them.

WEEK'S RACING SELECTIONS.

CHELTENHAM—WEDNESDAY.
National Hunt Steeplechase—MOTHER'S GIFT.
Gloucestershire Hurdle—YELLOW BEDSTRAW.
Grand Annual 'Chase—*SILVER RING.

CHELTENHAM—THURSDAY.
N. H. Juvenile 'Chase—LYDIE WHITE.
N. H. Handicap 'Chase—CHILDLIKE.
County Handicap Hurdle—A.A. or JACK O'JINGLES.

HURST PARK—FRIDAY.
Ranelagh 'Chase—CREST.
Sheen Hurdle Race—*MAPLEDURHAM.
Richmond 'Chase—THOMOND.

HURST PARK—SATURDAY.
Garret Moore 'Chase—*ARDONAGH.
Riverside Hurdle—IRISH FAIR.
New Century 'Chase—GARRYROE.

WALKING.

The Lord Bishop of Birmingham, who takes a broad view of the value of athletics, has presented a Cup which the Birchfield Harriers propose to put up for a 25-mile walk in the early summer. All over the country competitive walking is on the boom, and it is testimony to the lasting physical benefits of this healthy form of exercise that a 70-year old competitor in a 7-mile walk in the Midlands strutted it so well as to finish sixth. Being at a distance which is neither "fish, flesh, fowl, nor good red herring," the race will be watched with interest.

Football Competition No. 24.

The following five competitors succeeded in forecasting ten winning teams, and therefore share the prize of £250 (each received the sum of £50):—

F. Baxter, Ladas Hotel, Epsom; H. Betts, 28, Grovedale Rd., Holloway, N.19; J. Boyce, 23, Melville St., Falkirk, N.B.; O. Clennick, 7, Mill Lane, Marsden, S. Shields; Mrs. Lyall, 11a, Gardner's Crescent, Edinburgh.

Result of Special Competition.

In our Special Football Competition for the winners in Competition No. 20, the following two competitors each sent a coupon containing nine winning teams and therefore divide the prize of £500, each receiving the sum of £250:—

V. Brown, 60a, Prince of Wales Road, S.W.11.; Raymond Broom, 31, Lawton Road, Leyton, E.10.

The prize of £50 for the next best is divided amongst 73 competitors, who each sent a coupon with eight winning teams. A list of prize-winners may be seen at these offices.

Another £250 *must be won* this week. Fill up the free coupon on page iii of cover.

BOXING.

So far as our English heavy weights are concerned, we are exactly in the same position we were a year ago—Beckett, Billy Wells and Goddard are our best. Dick Smith had ideas that he was superlative, but his claims went by the board last week. He chose to fight Beckett at the champion's own game, and in two rounds paid the penalty. Had he chosen to continue as he had during the first three rounds, there was reasonable hope of his ambition being realised. But when he dropped Boxing and took Beckett on at his own pet game—in-fighting—well, it was all over bar shouting.

Youth *will* be served, and Beckett—as a much younger and more powerful man—triumphed. It was the same with McGoorty and Goddard. The greater strength and vitality of the ex-Guardsman were rocks that all the skill and boxing craft of the American could not surmount. So far as boxing is concerned, Goddard is still as mere novice, but he is strong and game and a hard, determined fighter.

It was a silly proposition to put up a third- or even fourth-rater like Jerry Shea against Kid Lewis, and where these tremendously one-sided contests are staged, the public should give the cold shoulder to the promoters. By all means let the provinces have the opportunity of witnessing the skill of Lewis, but get a worthy opponent for the Anglo-American and let the public have value for their money.

FOOTBALL.

Southend United F.C. are in a parlous state, as since they sold their Cup-tie venue to Sheffield United support has decreased—as we opined it would when we strongly criticised the principle of such a proceeding. We are informed that the club is deeply in debt, and orders were received from the F.A. and Southern League that £400 owing to players for 1914-15 must be paid off this year. Money is also owing to Directors—in one case over £1,000—and as the average gates of 6,000 have been wholly inadequate, it was thought that the acceptance of the £750 Sheffield guaranteed (actually Southend received £842 from the match) would go a long way towards saving the club for the town. The Southend public should realise what they owe to the plucky directorate.

The F.A. are to be congratulated on their resolve to take sterner measures to suppress rough play. Some of the over-punctilious refereeing is to blame, as men not permitted to indulge in honest shoulder charging, and other legitimate manly methods, are tempted to resort to undesirable subterfuge. It is a mistake, too, for the Football League to appoint their own referees, as not a few of these officials fear to offend club managements which have so much influence over their careers. If the referees were directly responsible to the F.A., more of them would perform their duties fearlessly.

Mr. J. T. Howcroft has been mentioned as the likely referee for the Cup Final. If the honours are to go round, however, we would, on the score of ability, plump for Mr. Sharp, of Lichfield.

Our Safety Model

This Pen can safely be carried in any position without fear of leakage. When closed the Nib section is withdrawn into the ink barrel and the pen is thus hermatically sealed. An ideal pen for travelling purposes.

EVERY PEN IS GUARANTEED

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With 1 Coupon 7/-
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"JOHN BULL" Pen Coupon, Value 2d.

By sending this Coupon with P.O. for 3/3, and 1½d. stamps for postage, the holder is entitled to receive a "John Bull" Gold Nibbed Fountain Pen, STANDARD MODEL. Additional Coupons up to 6 from "John Bull" from this date may be saved and used in part payment, each counting as 2d. off the price. Thus you may send 7 coupons and P.O. for 2/3 only, and 1½d. stamps for postage.

DE LUXE MODEL, 1/3 Extra.

Address, Pen Dept., JOHN BULL, Long Acre, London, W.C.2 (*Mar. 13, 1920*).
P.O.'s should be made payable to John Bull, Ltd., and crossed & Co.
N.B.—State whether you prefer a Fine, Medium, or Broad Nib.

Bankers: The National Provincial and Union Bank of England, Ltd., Bute Docks, Cardiff.

THE STEAMSHIP TRUST (CARDIFF) LIMITED.

BUTE CHAMBERS, CARDIFF.

Telegrams "Dividends, Cardiff.
Telephone: 4210.

March, 1920.

The Bride Steamship Co., Ltd.

Capital £150,000 in 150,000 Shares of £1 each.

Registered Office:—112, EXCHANGE BUILDINGS, MOUNT STUART SQUARE, CARDIFF.

DIRECTORS:
HENRY J. GIFFIN, 103, Bute Docks, Cardiff
CAPTN. E. J. BRIDE, The Exchange, Cardiff.

The Company owns the S.S. "Wahcondah," 2,400 tons D.W., and, the S.S. "Gothic," 6,500 tons D.W.

The "Wahcondah" was purchased in the early part of last year for £65,000 and the sum of £3,600 was written off out of last year's profits, so that she now stands in the Company's books at £61,400, her present value being approximately £90,000. She is chartered for a period of 3 years from June 12th last at 40/- per ton per month for the first year, 35/- for the second, and 30/- for the third. The Voyage Account for the first six months' trading showed a profit of just over £14,000.

The "Gothic" was purchased in November last, and was delivered to the Company this month, after passing her No. 3 Survey. She is on Charter at 25/- per ton per month up to June next, but offers of a much higher rate have already been received and it is the intention of the Directors to negotiate a Charter for a period of 2 years. She is an exceptionally fine vessel, built by Furness Withy & Co., in 1906. Fitted with Wireless Telegraphy, Electric Light throughout (with extra large Cluster Lights for use when loading and discharging), and specially constructed to carry oil fuel. Now loading at Cardiff Docks for Buenos Ayres. She was purchased for £155,000, and could be sold to-day for £190,000.

The present valuation of the two boats is £280,000, which is £60,000 more than the actual cost to the Company.

On the basis of the above Charters, the earnings of the two boats for the next six months will amount to £77,550, and after allowing for working expenses, £33,000, and the dividend of 15 per cent. per annum for the period, £11,250, there remains the large sum of £33,300 to provide for income tax, excess profits duty, and reserve for depreciation.

Both boats are fully insured.

Dividends at the rate of Fifteen per cent. per annum, free of Income Tax, were paid on the 30th June and the 17th December. The published Accounts for 1919 show that in addition to the Fifteen per cent. (free of Income Tax) Dividend paid, the whole of the Preliminary Expenses were written off and a sum of £3,600 put to Reserve Account.

The next Dividend of 1/6 per Share net will be payable in June.

We are offering a parcel of 40,000 Shares in lots to suit purchasers at 21/6 per Share net, free of stamps and fee.

At 21/6 the yield to investors, with accrued dividend, is **Fourteen per cent. per annum, free of income tax, equal to a payment of 20 per cent., income tax deducted.**

Should you desire to take Shares, please fill in form at foot and post as directed.

To The STEAMSHIP TRUST (CARDIFF) LTD., BUTE CHAMBERS, CARDIFF

Please reserve for me.....£1 Shares in **The Bride Steamship Company, Limited,** *at 21/6 per Share net, and I undertake to remit for same on receipt of Certificate.*

The Share Certificate to be made out in the name of:—

.....

Address .....

J.B. *Occupation* .....

ADVERTISERS ANNOUNCEMENTS.

COMPANY MEETING.

ANGLO-SOUTH AMERICAN BANK.

An extraordinary general meeting of the Anglo-South American Bank, Ltd., was held on March 2nd for the purpose of giving to the shareholders an explanation of the terms of the arrangement recently come to for the acquisition by the company of the shares of the British Bank of South America, Ltd. Mr. R. J. Hose, the chairman of the company, presided.

The chairman, after speaking of the various amalgamations in the past, said: The only important South American country—and its importance is very great indeed—in which we had not obtained a footing, was Brazil. But even when one describes it as of very great importance, one fails in adequacy of expression. Observe its immensity, study its productive capacity in commodities such as coffee, rubber, cattle, minerals and many other articles, and one is impressed with the fact that, great as is the foreign trade of some of its neighbours where we have already satisfactory and increasing connections, we could not claim to be able, as we would wish, to deal comprehensively with the South American business of merchants and companies unless we secured direct representation in Brazil. Hence our desire, now we trust about to be accomplished, to acquire an established business of a character which we could consider worthy of our legitimate ambitions.

I need not say much about the British Bank of South America, for it is already well known to most of you. Established in 1863, it has pursued a course of almost uninterrupted prosperity and has built up a reserve fund equal to its paid-up capital of £1,000,000, possessing in addition assets such as premises and other items, which bring up the total figure to an amount which amply justifies us in paying the price we are giving for its shares. You will see that we have offered to pay for each £10 of paid-up capital either £30 in cash or £13 15s. of paid-up capital in our bank, and satisfactory arrangements have been made with a group of guarantors that they will take up any of our shares for which the shareholders of the British Bank of South America may elect to take cash. It is possible that not quite all the shares of that bank will come in; there is generally a small proportion of shareholders who prefer not to make a change, but should they all accept either of the two alternative offers, we would issue 275,000 new shares of £10 each, credited with £5 paid up—or £1,375,000 of new paid-up capital which would have an outstanding liability of a similar amount. The net profits of the British Bank for many past years (excluding part of the war period) were practically enough to pay a dividend on £1,375,000 at 15 per cent., less income-tax—the rate which we paid last year on our own shares. You will note, therefore, that, assuming these profits to be maintained, the arrangement will involve no sacrifice of income on your part, whilst if, as we hope, the purchase results in increased earning power for either or both of our banks, you will benefit therefrom.

It is our intention to carry on the two institutions under their present constitution as separate concerns.

An extraordinary general meeting was then held for the purpose of passing a resolution increasing the maximum number of directors in order to permit the appointment of a director representing the British Bank of South America to be appointed on the board.

The chairman moved the resolution, which was seconded by Sir Robert Harvey, and carried unanimously.

SMALL ADS. WORTH WATCHING

15/- *per line.*

PEDIGREE SEEDS.—Scotch Potatoes, Bulbs, Tools, etc. Reliable quality, reasonable price. 64-page catalogue free. Ellison's, West Bromwich. Estd. 1880.

WOLFRYN Electrified Garden Seeds give earlier, heavier crops. 6d. packets. £150 prizes. Also "Vitalyn" garden fertilisers.—2, Radford Fields, Coventry.

GOOD SPARE-TIME AGENCY.—Applications invited from respectable working men in regular employment to supply Boots, Suits, Drapery, Watches and Jewellery for cash or credit. Liberal supply of samples. Commission, highest paid.—Apply Freeman, Contractors, H.M. Govt., Lavender Hill, London.

BEST and CHEAPEST Wholesale Warehouse for Beginners. Remnants, Drapery, Readymades; Travellers' Samples. Send for Catalogue free.—Cochrane's Warehouse, 1, Victoria Bridge, Manchester.

HARRIS Tweeds, direct from Scotland, genuine hand made, hard-wearing, all wool tweed; direct from weaver to wearer, 11s. 6d. a yard; selected patterns post free.—A. Driver (Dept. 34), 56, Eastgate, Inverness, Scotland.

BOOTS.—4s. saved. Buy direct from our Northampton Factory. Gents', Ladies' and Children's Boots. Send for catalogue.—John Emmet Ltd. Dept. 7, Northampton

ROYAL AIR FORCE.—Required: Armourers, Carpenters, Carpenters (Boat Builders), Camera Repairers, Clerks (Pay), Clerks (General), Clerks (Shorthand and Typing), Cooks and Butchers, Drivers (Petrol), Fabric Workers, Instrument Repairers; Motor Body Builders, Photographers, Propeller Makers, Riggers (Aero), Tailors, Wireless Mechanics, Wireless Operators, Vulcanisers. Pay, 3s. to 18s. per day.—Apply, Inspector of Recruiting, 4, Henrietta Street, London, W.C.2.

POST'S C.B.Q. TABLETS, the tried and true remedy for Rheumatism, Sciatica, Gout, etc. Result of life-long medical experience. Act at the Root—give permanent relief. Contain no injurious ingredients. Price 2/- and 5/6, post free. Send for Free Booklet from A. M. Post & Co., Dept. 3, 23, Week St., Maidstone.

THE PILL THAT WON THE WAR.—Lockwood's Invaluable Remedy for constipation. PRICE ONE SHILLING AND THREEPENCE PER BOX. POST FREE Lester Lockwood, Ltd., 94, Cannon St., London, E.C.4

HOUSEHOLD MAGIC for Chaps, Chilblains, Colds Cuts and Burns, is only 1/3 per tin. Homocea Ointment touches the spot (all Chemists and Stores) Free sample, 1½d.—Homocea, Willesden, N.W.10.

FREE.—Read "The Art of Self-Expression" (post free). Wonderfully inspiring. Reveals how to make the most of your talents and ambition in life. Increases powers of Thought, Conversation, Public-Speaking, Writing; develops Self-Confidence that commands success. Call or write. Secretary, A.W. School of Self-Expression, 57, Berners Street, London, W.1

SACCHARINE TABLETS.—Prices: 500 3/3, 1,000 6/6, post free. Larger quantities at special prices.—D. Doyle (Dept. J.B.), 14, Drummond Crescent, Euston.

£300, £400, £500 a year for certificated Book-keepers. Postal Tuition 6/- monthly, including books; success guaranteed at two advanced exams. Prospectus tributes from prosperous past students, etc., free to all.—City Correspondence College (Dept. 9), 80, New Oxford Street, London, W.C.1

FOR ALL NERVE TROUBLES send postcard for free sample of Curacea—the liquid Nerve Tonic, to Curacea Co. (Sec. 2), Elm Grove, London, S.E.15

INVENTORS wishing to develop Patents or Inventions commercially are invited to write Purser and Butler, Engineers, 1, Princess Street, Manchester.

METCALFE'S MAGIC STAIN REMOVER does not damage the most delicate fabric or colour. Lady Napier says:—"IT IS INVALUABLE. THE BEST OF ITS KIND." 4½d. tins at Chemists, Drapers, Stores, or post free.—Dept. H., 3, Hartley Crescent, Leeds.

THE WARLYN TROUSER PRESS, size 27 by 16 ins. Presses perfectly 1 to 8 pairs at a time. Lower priced makes will not do this. Higher priced makes will not give better service. 12/6 post free.—Warlyn Mfg Co., Dept. 9, 1, Seven Stars, Corporation St., Manchester.

GRAMOPHONES.—Two or Three Secondhand from £3, taken in exchange with new machines; good glass insulators for improving tone of all makes, 1/6 set of four, post free. ZIP.—Marvellous record restorative makes old ones like new in tone; in bottles with instructions, 2/6, postage 3d. JAP FIBRE NEEDLES.—2/3 100, post free; they soften the tone; ones used you will never use steel ones again. Splendid Children's Records, 2/6.—Johnstone B. and F. Gramophone Supply, 99, Blythswood Road, Goodmayes, Essex; 8, Station Road, Manor Park, Essex; 3, Market Parade, Chadwell Heath, Essex: 787, Romford Road, Manor Park, Essex.

IRISH LINEN TABLECLOTHS.—Superior Damask very slightly imperfect, 2 by 2½ yards, 17s. 10d., postage 6d. Amazing value. Write now for monthly Bargain List, free.—HUTTON'S, 196, Larne, Ireland.

THREE FREE BUYING GUIDES.—Invaluable to cyclists. Useful to everybody. Literally packed with illustrations of astounding offers in Cycling Wants, Raincoats, Cutlery, and a host of other Everyday Needs. If you're bent on true economy saving don't miss these splendid books. Entirely free for the asking. Immediate deliveries. Satisfaction guaranteed. Write NOW.—Moorhouse, Ltd., Dept. 69, Padiham, Burnley.

START IN BUSINESS.

We help you to BECOME YOUR OWN MASTER. Read our offer to ex-soldiers, Civilians and others. We supply parcels of blouses, shirts, and underclothing at very low wholesale prices, enabling good profit to be made and a **Successful remunerative business to be started.** £5, £10, and £20 parcels—money value guaranteed. Send cash for parcel, or write for particulars to

Avison & Co. Ltd. J.B.) Rileys Buildings, Market Street, Huddersfield.

"TOMMY AND JACK."

Dealing also with the Discharged Sailor and Soldier and their Dependents.

OUR PLEDGE.—"No case of hardship or injustice, no instance of beggarly treatment or mean cheese-paring, shall go unchallenged or unremedied."—*Horatio Bottomley*, 19th August, 1916.

"TOMMY."

Encouraging Army Sport:—A boxing match between Kid Doyle, described as "Ireland's cleanest and fastest boxer," and S. F. Davidson, of the 1st Dorsets, was advertised for March 2nd, in Londonderry. The pals of the soldier bought seats to watch the fight; but the Dorset man appears to have been barred as his opponent was a civilian. On the eve of the fight, Davidson seems to have been awarded seven days' C.B., and then placed on an Indian draft.

We Want to Know:—We should like to have an explanation from the Commanding Officer, and at the same time commend the matter to the War Office authorities. This was *not* the way in the late Army, now called the "Contemptibles." In those days officers were sports, and delighted to encourage their ranker-sportsmen.

The Long Trail:—"It's a long, long way to Tipperary," and the soldiers in barracks there tell us that they are a long way from being satisfied. They say that their food is scant, and scarcely worth eating, and that they have to spend outside the fag end of their splendid stipend to keep themselves alive. And yet Ireland is the one land of plenty in the civilised universe!

One for "Winny":—If Mr. Churchill enlists men for special employment, with working pay and extra duty pay, he should keep to the contract. We would point out to him that men have been enlisted, and sent out to France for exhumation work, at 2s. 9d. a day, with a further half-crown for extra-duty pay; and that many of them were snaffled as cooks, clerks, and the rest of it, on arrival, to relieve men due for demobilisation—the extra 2s. 6d. being thus cut off. In few places other than Whitehall would you find anyone capable of such tricks.

"JACK."

More Economy:—When a bluejacket abroad is dispersed, he is supposed to be sent home as a private passenger. The crew of the *Heliotrope* to the number of twelve were in this case, but were detailed to work a steam-tug to England! The adventures of that craft would provide material for a boy's "thriller." Worst of all, the men were paid off in Turkish money, which was of little good to them. The bluejackets ask us if it would be of any use writing for what they call an "advancement" to Whitehall. We are afraid not.

The Royal Marine Domine:—One of those numerous Commissions ordained that the Royal Marine schoolmaster should be placed for pay, etc., on the same scale as naval schoolmasters, chief schoolmasters being given the relative rank of Lieut. R.N. Seven months has passed, but no chief schoolmaster has been given the rank. Why? Our own information, direct from "the stable," is to the effect that the subject is still under consideration! "Still under consideration," although the matter was settled months ago. What nonsense!

Our Daily Thanks.

National Association of Discharged and Demobilised Sailors and Soldiers, Oldham and District Branch.

Dear Sir,—I am desired by the Committee and members of the Oldham Branch of the Association to thank you for the valuable help you rendered in obtaining the release, from Dartmoor, of Privates ————and ————, two Oldham soldiers.

Yours faithfully,

R. Fleming,
Secretary.

"THE SILVER BADGERS."

Secretaries of Discharged Sailors' and Soldiers' organisations, in sending cases of injustice or other information, should mark their envelopes "Silver Badgers."

Woolwich's Wool Off:—That little riot within pistol shot of the House of Commons, the other night, was a keen thing while it lasted. The question is: Were the police a wee bit precipitate in stepping in and breaking heads—and would our Specials, being of a different breed, not have handled the crowd better? The first half of the question must be settled by a Special Commission; otherwise, nothing will have been done to calm the unrest not only of the demobilised men of Woolwich, but of those of Greater London. Unfortunately, we hear from several quarters that other large bodies of men feel equally aggrieved with the Government, and for the same reason.

The Cause:—His Majesty the King has begged civilian employers to give preference for employment to men who have served. His own Departments, however, are throwing out the ex-Service men and retaining those who were never in khaki, at the same time keeping on married and unmarried women who work for pin-money and caramels—thus leaving the ex-sailor and soldier to starve. In the Civil Service temporary hands taken on during the campaign are kept, while men from the Public Offices who elected to fight are turned away or taken back for very menial jobs.

The King Flouted:—Now we learn that the Admiralty staff is being cut down, but the first to go are the ex-Service men—the tame civilian who never fought being retained. The Government are out to make great trouble—whether they know it or not. The Premier says he is "apprehensive"; let him reflect upon what he knows concerning the probable happenings on next May Day. We, too, are apprehensive—regarding last week's happenings outside the House of Commons as symptomatic.

"The Greatest of These—"

Among the numerous cases we assisted during the week were the following:—

The Common Plaint:—An ex-soldier's wife came to us. The man earns 30s. a week and has to keep six children—the youngest a few weeks old. Doctor's fees and other accounts were owing. We paid them.

Down and Out:—A discharged soldier, with a wife and five small mouths to feed, cannot work, and the sole income of the family is 16s. 2d. a week. Naturally there were debts—to the landlord and others.

In a Forked Stick:—Another cast soldier can do only odd jobs, bringing in a very few shillings weekly. He had already four little hungry children, and another was about to arrive when he came to us. On such occasions, extra comforts and nourishment are necessary, and we provided them.

Once More "S.O.S.":—When the war drums throbbed our little Fund found much support for the widows and orphans, and it was our pride that our generous readers enabled us to send them help and comfort. Unlike almost all other charitable funds, we have no highly-paid officials to eat up the bulk of the money subscribed. John Bull pays all the expenses of administration—and the amount is great—whilst the demand upon the time of a very busy staff is also considerable.

"Autres Temps":—There are discharged men who will not accept employment when offered, because they decide that the pay is too small judged by the wages given to munition workers during the war. They prefer to cadge—and we will have nothing to do with them. But there are very many others who honestly endeavour to obtain employment—and fail. As a last resort, when "down and out," they swallow their pardonable and honourable pride and come to us—always with success. Will you please help?

A HERO'S SAD PLIGHT.

(A case typical of the many of distress and hardship which have been relieved by our Fund during the week.)

A poor invalid at Knutsford, Cheshire, certified as a victim of consumption and subject to recurrent attacks of hæmorrhage of the lungs, has a wonderful record of service to the State. Born in India, in 1860, the son of a soldier, he joined the Army as a boy of 13, serving the full period of twelve years in the Royal Artillery. It is a little difficult to say when first he contracted the fell disease from which he is now suffering. Since his discharge from the Army in 1895, his record is one of steady labour and honest independence, and on the outbreak of war, in 1914, he made a manful attempt to join the Colours. Even when, the dread word "phthisis" was pronounced, and the Army doctors turned him down, the poor fellow still persevered in his offers of service to King and Country—joined the Special Constabulary and came to Knutsford to work on munitions. However, at last he is forced to recognise that his gallant struggle with Fate has approached a critical stage; the doctors tell him—and he knows it is true—that he must have lighter employment and an open-air occupation if his life is to be prolonged. There are two little children to be thought of, and his wife, alas! is an invalid and a cripple. Coupled with the strongest testimony to his character, the brave fellow produces medical evidence showing that his only hope lies in a return to his native Devonshire, and in the finding of some employment in the sunnier South. It is a matter of life and death, and, of course, money is needed. While a pound remains in our "Greatest of These" Fund, no such appeal shall pass unheard. Would that we could sufficiently impress our readers with the magnitude of the need.

[The object of our Fund is to relieve (a) the dependents of our Soldiers and Sailors, and (b) suffering amongst the people generally. No genuine appeal is ever refused, and although we see to it that adequate proof is presented in every case relieved, no harassing or degrading questions are put to applicants. Will you please help? We gladly defray all expenses of administration.]

SUBSCRIPTIONS.

WHAT HAVE *YOU* GIVEN?

Ex-Corp. A. P. C. (York), 5s.; Mrs. F. (Govanhill), 5s.; A. C. B. (Victoria), 1s.; I. J. (Simonstown), 4s.; R. W., 2s. 6d.; C. E. (Liverpool), 15s.; A. D. (Buckley), 1s.; Mrs. F. S. B. (Pretoria), 5s.; "In Memory of Bruce," 2s. 6d.; Parish of S. Pierre-du-Bois, Guernsey, Lenten Alms (per J. O.), £1 3s. 1d.; A. B. (Macclesfield), 5s.; A. F. (Chiswick), 1s. 9d.; G. N. L., 1s.; Anon., 2s.; C. R. (Flint), 1s.; "A Disabled Tommy" (Bootle), 1s.; W. S. (Dyserth), 1s.; E. R., 1s.; C. P. H. (Caepstow), 2s.; "Anxious," 2s.; "A Soldier's Mother" (Tunbridge Wells), 4s. 6d.; N. A., 3s. 6d.; Mrs. B. (Liverpool), 1s.; K. A., 6d.; Mrs. C. (Birmingham), 1s. 6d.; C. E. A. (Caterham Valley), 2s.; "A Sailor's Wife" (Southsea), 1s. 6d.; "Unlucky Trier," 2s. 6d.; M. G. (New Malden), 6d.; "Demobbed" (Brook Green), £1 15s.; E. G. M., 5s.; G. J. (Guernsey), 5s.; "Cheery," £1 1s.; W. A. P., 5s.; G. P. (Stevenage), 2s. 6d.; Anon. (Portsoy), 5s.; J. D. J. (Reading), 5s.; W. R. (Ontario), 4s. 2d.; Mrs. H. L. (Norwich), 1s. 4d.; Mr. R. (Basingstoke), 1s.; B. M. (Folkestone), £1; M. A. H. (Barrhead), 2s. 6d.; F. C. S. (Chalford), 5s.; "Cheerio" (Boscombe), 10s.; Mrs. C. D. (Portsmouth), 2s. 6d.; "Jimmy Lee," 10s.; J. W., 1s.; K. G. W. (Forest Gate), 5s.; G. M. H. (Manchester), 10s.; W. H. (Stockport), £1; Anon. (Minehead), 4s.; "Betty," 10s.; "In Memory of A.," 10s.; W. K. (Swansea), 6s.; Mrs. C. A. A. (Kensington), £2 10s.; C. E. J. (Birmingham), 1s.; C. H. D. (Ramsgate), 1s.; "In Loving Memory of Cpl. John Eggleston," 2s. 6d.; "A Mill Girl," 5s.; "Woshtims Bros." (Norwich), 3s.; "A Bristol Reader," 3s.; S. B. (Scunthorpe), 2s.; E. V. (Oswestry), 1s.; F. E. P. (Westcliff), 5s.; A. M. N. (St. John's Wood), £1; Mrs. C. H. D. (Ilkley), 2s.; A. S. S. (Liverpool), 5s.; M. S. (Ealing Common), £2; "Bucks," 2s. 6d.; T. B., 2s.; "John Ruskin Band of Mercy" (Sheffield), 5s. 6d.; W. R. (Fulham Palace Rd.), 10s.; Pte C. C., 5s.; M. T. (Ripon), 5s.; B. H. (Liscard), 2s. 6d.; F. O., 2s. 6d.; "W.," £1; E. H. (Blackpool), 5s. 6d.; M. S. (Dundalk), 2s.; W. L. (Epworth), 1s.; S. G. R. (Bristol), 1s.; G. H. G. (Craddock), 8s.; "S. Ealing Reader," 2s.; D. M. (Carnarvon), 1s.; L. E. P. (Bournemouth), 2s. 6d.; K. B. (York), 4s.; W. J. (Weston), 2s.; A. W., 5s.; Anon., 3s.; "Odd Farthings," 3s. 6d.

ADVERTISERS' ANNOUNCEMENTS.

COMPANY MEETING.

PRUDENTIAL ASSURANCE COMPANY.

THE PIONEER OF INDUSTRIAL ASSURANCE.

Great Increase of Business in all Departments.

ALL PAST RECORDS BROKEN.

The annual general meeting of the Prudential Assurance Company, Limited, was held on Thursday, March 4, 1920, at the Chief Office, Holborn Bars, London, Sir Thomas C. Dewey, Bart., the chairman of the company, presiding.

The Secretary, Sir George May, K.B.E., having read the notice convening the meeting and the auditors' report.

The Chairman said,—Ladies and Gentlemen, in presenting the accounts for the seventy-first year of the company's corporate life, I am sure that no one can fail to be struck by the amazing vitality shown in each page of the report. We have now passed the allotted span of three score years and ten, and have transacted a volume of business that makes our past records—splendid as they were—seem puny by comparison. The year has seen the commencement of the period of reconstruction, and it is now quite clear that we have to look forward to many years of high prices, high wages, and high rates of interest, and we have not yet accustomed ourselves to thinking in the new range of values. One effect of the new range of values must, I think, be an increase in the average premium per policy which, in due course, cannot fail to have a material effect in reducing the ratio of expense. Ten years ago the average premium per week of the new Industrial Branch policies issued was 2.45d., five years ago it was 2.88d., and last year it was 7.02d., that is to say, the average premium per week in 1919 was nearly three times as large as it was ten years ago, so that the upward tendency is already marked. This is largely due to the great increase in our monthly business, under which the premium income has increased from 2 per cent. of the total in 1909 to 11 per cent. in 1914 and to 35 per cent. at the end of last year.

TOTAL INCOME OF THE COMPANY.

You will see from the accounts that the total income of the Company was £24,560,020, which is greater than the pre-war revenue of more than half the European Governments. Of this amount, interest accounted for £5,084,584, which is about equal to the pre-war revenue of Bulgaria, and the premiums received totalled £18,876,389, which is greater than the pre-war revenue of Switzerland, Greece and Norway combined.

INDUSTRIAL BRANCH BUSINESS.

In the Industrial Branch the premiums received amounted to £11,155,874, an increase of £1,419,471 over 1918. The annual premiums receivable on policies in force at the end of the year were £12,515,332, an increase of £1,799,766 over the previous year, which you may remember was £1,104,462 in excess of that for 1917. The average duration of our 23,097,157 policies in force exceeds 14 years and the average age of lives assured is 35 years.

ORDINARY BRANCH BUSINESS.

In the Ordinary Branch the results are equally progressive. The number of policies issued during the year was 138,037, the sum assured under these policies was £22,319,642, and the new premium income was £1,639,762. In our record year before the war we issued 86,080 policies, assuring £8,156,865, with a premium income of £466,357. The lessons I draw from these figures, ladies and gentlemen, are that the Prudential possesses the full confidence of all sections of the people of this country, that we are supplying a definite want, and that assurance is to play a much larger part in the future than it has in the past.

CLAIMS.

The total claims and surrenders for the year, in all branches, amounted to no less than £9,654,313, and, although I am pleased to say this is nearly a million less than the previous year, it nevertheless is an enormous amount and represents about £30,000 per working day. The reduction in the amount of claims would have been considerably greater but for the epidemic of influenza in the early part of the year and the fact that, although hostilities had ceased, we had to pay in 1919 £497,060 in respect of deaths due to the war.

In the Ordinary Branch the total amount of claims for the year was £5,425,526, of which £1,625,266 was on account of deaths, £3,642,129 was paid on maturity of Endowment Assurances, and £158,131 was allowed by way of surrender values. In this branch the improvement in mortality has not been so marked as in the Industrial Branch, for, although the war claims have decreased by £229,196, the reduction in the total amount paid in death claims was only £176,777. This was due to the fact that the influenza epidemic in the spring had a proportionately greater effect in the Ordinary Branch than in the Industrial Branch.

The total claims paid in the Industrial Branch for the year amounted to £4,184,935; of this sum £3,650,307 was in respect of death claims, £346,831 on account of matured endowments, and £187,797 surrenders. These amounts include £304,735 paid under free policies which have been granted under our old-age concession or in cases where the payment of premium was discontinued. Included in the death claims just mentioned is the sum of £321,178 paid in respect to policy-holders who died as a direct result of war service.

MORTALITY.

For the last few years I have given you a diagram showing the effects of the war on our Industrial Branch mortality. These diagrams have proved of interest to statisticians and others here and abroad. I have, therefore, again had diagrams of our Industrial Branch mortality prepared.

Although hostilities ceased more than a year ago the effect of the war, I am afraid, will probably continue to be felt for some time to come. Any deterioration that may have taken place in the general vitality of the nation as a consequence of the war will tend to spread itself over the future lifetime of the population.

There is one more satisfactory feature in our mortality to which I must draw your attention before I leave this part of the subject—the mortality among infants of under two years of age shows a very marked decrease as compared with the previous year. I regard this as a hopeful sign that we are returning to more normal conditions.

VALUATION REPORT.

Turning to the valuation report, the profits of the Industrial Branch are higher, although they are still considerably below the pre-war standard. They are not yet sufficient to enable us to resume our profit-sharing scheme, and the holders of fully-paid shares have, for the fifth year, to forego £100,000 of their fixed dividend. In these changing times it is difficult to prophesy, but there is every indication that we shall steadily progress to our pre-war level of profits. This, of course, is subject to our being free from epidemic and to the financial situation being not more unfavourable than at the present time. The Courts (Emergency Powers) Act is still with us, and by the operation of the new Defence of the Realm Act has been extended so that it will remain in operation for twelve months after the end of the war, and will therefore still be in force on the 31st December next. The reason for this extension is not difficult to see. I have, ever since the Act was introduced, pointed out the danger of persuading people by Act of Parliament to fall into debt. Now that the time has come for its termination the Government is faced with the fact that tens of thousands of policyholders have, under the shelter of the Act, allowed their premiums to remain unpaid for three, four, and five years, and, owing to the practical impossibility of finding these arrears in one lump sum, are in danger of losing the benefit of their policies, if the terms of this mischievous Act be adhered to by the company. Further, I have frequently pointed out that these terms would still inflict heavy loss on the company, but we are, in the interests of these policyholders, willing to shoulder this loss and go even further by offering to waive the arrears and issue new policies on generous terms to those who have taken advantage of the Act. On the 31st December last the outstanding arrears on policies on which premiums had been suspended under the Act amounted to upwards of £620,000, most of which would have been paid at the due date without distress to the policyholder had not Parliament in 1914 entirely misread the future. We are retaining the Courts (Emergency Powers) Act Reserve of £100,000 to meet the liabilities and contingencies that may arise under the Act before it is repealed.

ORDINARY BRANCH BONUS.

In the Ordinary Branch I am pleased to be able to say that we are able to increase the bonus from 26s. to 28s., and at the same time carry £593,000 to the investments reserve fund.

VICTORY BONDS.

As you are all aware, the Government in July last issued Victory Bonds, which contained some features that are novel so far as British Government securities are concerned. The bonds were issued at 85 per cent. with provision for redemption at par, over a period of about 56 years, by means of a cumulative sinking fund commencing at one-half per cent. The first annual drawing takes place in July next, and bonds drawn then will be repaid on 1st September, 1920. It is thus possible that holders of the bonds may realise a profit of £15 per £100 bond within the year.

In addition the bonds will be accepted at their nominal value of £100 in payment of death duties, provided they have formed part of the deceased's estate for at least six months before death. This is a valuable concession, since by means of it the very heavy death duties now imposed on all large estates may be reduced by 15 per cent.

It was at once apparent to us, however, that valuable as were these features, they would be very much more so if combined with the advantages of life assurance. Accordingly the company at once issued their "Victory Bond Policy" which gives to the policyholder the full advantage of the benefit of drawing so that after paying the annual premium of, say, £5, £7 or £10, he may receive £100 within the year, without further payment of premium being required.

The only point which rendered the policy less attractive than a direct subscription was the fact that technically the bonds would not form part of the assured's estate for at least 6 months before death, but after representations made by us, the Treasury agreed that they should be available for death duties in the same way as if they had been in the possession of the deceased for six months, provided they formed part of an original subscription of a Life Assurance Company.

PROVIDING FOR DEATH DUTIES.

I am sure, therefore, it will be perfectly clear to every one that the ideal method of providing for death duties is to take out a Prudential Victory Bond Policy, especially when it is remembered that, in effect, not only is a rebate obtained from the amount payable in duties at death, but also a rebate of tax on income during life.

We have issued policies assuring £3,000,000 Victory Bonds under this scheme which has thus, as might have been expected, proved very popular and successful. As our total holding is £7,500,000 of these bonds we are, therefore, still able to issue policies to the amount of 4½ millions. It was necessary for the Bank of England to supply us with a large number of bonds of different denominations in order to supply the varying requirements of our clients. The actual number we have received is over 66,000, and the consequent coupon cutting will be no light task.

SATISFACTORY PROGRESS IN GENERAL BRANCH.

The progress made in the General Branch I regard as eminently satisfactory. Last year I said that our new venture in Fire and Accident business must be regarded as an offspring which would require careful consideration during its youth. Our offspring is still only a few months old and shows every sign of healthy development. The fire risks which we have accepted have been selected with the greatest care. Our rate of claim has been low, and in view of the high class of the business accepted may be expected generally to continue so, but at the same time, I feel sure you will all agree with me that our wisest course is to husband our resources and hold reserves sufficient to provide against the possible fluctuations in the claim ratio which is inevitable in business of this kind, and more particularly whilst the premium income in the early days is necessarily small. A large proportion of our personal accident business was in connection with Ordinary and Industrial Branch policies with the right of renewal, which right, as you know, does not usually attach to accident policies; one result of this special advantage which we are offering in accident insurance is that it is necessary to hold a larger proportion of reserve.

"B" SHARES.

Our "B" Shares must, I think, be regarded as an investment which cannot be expected to bear immediate dividends, but which, if the business continues to develop satisfactorily, as I feel confident it will, should in the future fully justify the faith of those who have for many years regarded everything Prudential as safe, sound and profitable.

I now propose to refer to the invested funds of the company, which, after making allowance for the loan we have obtained from our bankers, stand in the balance-sheet of the company at a figure of over £114,000,000. These funds are available to meet liabilities of the company under its various contracts, and are, in fact, necessary in order to ensure the fulfilment of such contracts. They form unquestionably an unsurpassed record of growth and progress, but by very reason of their magnitude alone they involve responsibilities which are particularly marked in the times we have passed and are passing through. I refer in this connection to the depreciation which has taken place in the values of practically all investment securities. The promise of last year, evidenced by temporary appreciation in investment values,

(*Continued on page* 20.)

The NATIONAL NEWS—a clean Sunday newspaper.

PRUDENTIAL ASSURANCE COMPANY

(*Continued from page 19.*)

has not been fulfilled, and we have again witnessed heavy falls in the market prices of securities.

The country is gradually and painfully adjusting itself to the altered conditions induced by the war; the standard of values has changed on all sides, and money expressed in terms of commodities has fallen heavily in value.

Investors are demanding higher rates of interest on their new investments, with the natural corollary of further falls in the prices of existing securities. The result has been that the company has again to devote a large proportion of the year's surplus to meet depreciation, £593,000 having been carried to the investments reserve fund in the Ordinary Branch and £400,000 to the investments reserve fund in the Industrial Branch. In addition we have carried £100,000 to the common contingency fund, which is not only available to meet depreciation, but has the further advantage that it may be used for other purposes if required.

CO-OPERATION OF ALL CLASSES.

Last year I thanked all classes interested in the company for the loyal co-operation and the uncomplaining manner in which they had borne the sacrifices entailed by the war. This year I again ask for their co-operation and support, and I am sure I shall not ask in vain.

BOOK VALUES OF SECURITIES WRITTEN DOWN.

For reasons which I have explained to you on previous occasions, it has not been considered advisable during the past few years to use our investments reserve funds to write down the value of securities. This year, however, it was felt that the time had arrived when certain writings down should be undertaken, and we have accordingly applied out of our investments reserve funds £1,443,000 in the Ordinary Branch and £1,100,000 in the Industrial Branch towards reducing the book values of securities. These amounts have been applied in the main part towards writing down the values of those securities where it was thought there was but little chance of recovery in prices for many years.

You will remember that in the balance-sheet of the Industrial Branch for 1918 we showed an item of £4,237,500, which represented the outstanding balance of the loan we obtained from our bankers in order to subscribe for £25,000,000 of 5 per cent. War Loan.

Our large subscription for Victory Bonds necessitated obtaining a further loan from our bankers, and in July last the sum of £5,000,000 was advanced to us. This loan was obtained in the Ordinary Branch of the company, as Victory Bond policies have been issued only by that branch.

REDUCTION OF LOAN.

During the year we have reduced the loan in the Industrial Branch from £4,237,500 to £250,000 and the loan in the Ordinary Branch from £5,000,000 to £3,250,000, having thus repaid during the year the total sum of nearly £5,750,000.

British Government securities now represent 38 per cent. of the total assets. This is the highest proportion ever recorded by us, and may be usefully compared with the 20 per cent. suggested by the late Chancellor of the Exchequer as a suitable figure.

GOVERNMENT INQUIRY.

In May last a Departmental Committee was appointed by the Government to inquire into the business carried on by industrial assurance companies and collecting societies . . . . and to report whether any amendment of the law is desirable.

Evidence was given before this Committee by the principal officers and solicitor of the Prudential, as well as by those representing other industrial companies and societies, and by a number of other witnesses.

We of the Prudential will welcome any well-considered attempt to improve the system under which the business is conducted, and we have no hesitation in appealing to our past record as evidence of good faith in this connection.

We have always felt that we have occupied the status of pioneers in this class of business, and we have not been unmindful of the responsibility which that status involves.

The haphazard system of provision for funeral benefits through the agency of burial clubs has, under our administration, given place in a comparatively short term of years to a well-ordered and established plan under which the benefits assured by the contracts are absolutely and undeniably secure.

The Industrial Branch of the Prudential provides for its policyholders the same security and most of the advantages which are to be obtained from a first-class Ordinary Life Office by a man able to take out a policy for thousands of pounds.

Criticism has always, and quite reasonably so, been directed to what has been, in the past, the unavoidably high ratio of expense associated with the business, owing to the weekly collection of premiums at the homes of the assured.

BLOCK SYSTEM.

This admitted defect has now been overcome by the adoption of the Block system under which one agent will collect all the premiums payable within a given area.

More than 70 per cent. of our Industrial premium income is now collected under the Block system, and the economy thus rendered possible is only retarded by our proper consideration for our agency staff.

REINSTATEMENT OF RETURNED EMPLOYEES.

Whilst thousands of our agents were on Active Service during the War those left behind rendered extremely valuable service to the company, and with regard to those who joined His Majesty's Forces we undertook to re-instate them in positions not less advantageous than those they had previously occupied with us.

Proper consideration for both of these classes of men requires that, subject to faithful service on their part, we should retain them in our employment should they desire so to remain, notwithstanding the fact that we have many hundreds of men in excess of the present needs of our work.

FUTURE PROSPECTS.

At our present rate of progress we should be in a position to secure most of the economical advantage of our Block system in a few years' time, and we are looking for a reduction of not less than 10 per cent. in the ratio of expenditure.

You will share my regret that, owing mainly to the depreciation in investments, our profit-sharing scheme, which had to be suspended owing to the payment of War Claims, must again remain inoperative; having regard to the magnitude of the income of the company, your dividend is not a large one, and you will remember that, out of any additional profit that may be made in the Industrial Branch over and above the fixed dividend five-sixths go to the policyholders and the outdoor staff.

Every year brings nearer the time when your fixed dividend will be provided, in the main, by the Ordinary Branch and when the contribution made by the Industrial Branch will not exceed the one-sixth which the profit-sharing scheme allows you out of surplus profit.

MINIMUM WAGE.

In addition to the interest aroused by the Departmental Inquiry, public attention has been directed to Industrial Assurance business by agents, not associated with this company, on whose behalf demands were made which included recognition of the principle of a minimum wage.

PRUDENTIAL STAFF FEDERATION.

We have always believed in the wisdom of keeping closely in touch with our men, and a year ago a consultative committee was established in which members of the management and officers of the staff take part with representatives of the Prudential Staff Federation, a trade organisation to which a number of our men belong as members.

This committee has held meetings at regular periods during the past year, and a few weeks ago they made an unanimous recommendation to the company in favour of those of our agency staff who, capable of being employed as full-time men, have, owing to one reason or another, been earning, on commission terms, less than three pounds per week.

Recognition was given to the difficulty to which I referred when addressing you last year, of maintaining "a standard rate of wage for . . . . men who for half the week are working, or perhaps not working, on commission terms."

Our block system helps us to bridge this difficulty, and although the cost to the company is considerable, it will remove what has hitherto been regarded in some quarters as a hardship, and the advice of our general manager that the recommendation of the consultative committee should be adopted was cordially agreed to by the board.

THE PIONEER OF INDUSTRIAL INSURANCE.

In these days we hear on all sides the cry for reconstruction, the cry for new methods, in fact, for a new world. The growth of the past is judged to have been unduly slow, and there is a demand to accomplish at one stroke all that we have desired and painfully struggled to achieve.

The Prudential was the pioneer of industrial assurance. We have seen it advance and, in face of what many thought insuperable difficulties, we have persevered until, as we believe, many of the most desirable results are in sight.

Ladies and gentlemen,—I now beg to move the adoption of the report and accounts, and I will ask Sir William Lancaster to second the motion.

SIR WILLIAM LANCASTER'S SPEECH.

Sir William J. Lancaster, who was received with applause, said:

Ladies and gentlemen,—I have very much pleasure in seconding the resolution which has been so ably proposed to you to-day by our worthy chairman. As I think you know, I am taking the place to-day of our deputy chairman, Mr. W. E. Horne, who at the present time is engaged in a long-deferred holiday, and is taking a trip round the world. We have received interesting letters from him, informing us of what he has seen and done, and in the last letter, I am happy to tell you, he speaks of himself as being in the best possible health. Well, ladies and gentlemen, it is somewhat of a disappointment to you and, I may say, to us that we are unable to declare the bonus which we had hoped to have done in respect of the ordinary branch policy holders. As, however, the chairman has very clearly told you, we thought it better to be wise and prudent, and to write down as far as possible those securities of ours which have depreciated so much during the stormy period through which we have lately passed, and also to strengthen our reserves in order to provide for any possible contingency that may rise in the future.

INCREASED COST OF LIVING.

I am happy to say that we have been able to help our large indoor and outdoor staff with the means of providing against the terrible increase in the cost of maintenance which has taken place, as you know, in all households, and we are very glad indeed to have done so, even at considerable expense, in order to repay them to some extent for the loyal and admirable services that they have rendered to us under circumstances of very great difficulty. In ordinary times we might have hoped to have seen some considerable reduction in our expenses, but, as you know very well, everything that one touches now is about double the price it used to be.

THE OUTLOOK FOR THE COMPANY.

Well, ladies and gentlemen, there are two points to which I should like to refer before I sit down. While the outlook has been a little dark there are nevertheless two bright spots in our affairs. One is the enormous amount of increased business to which the chairman has alluded, and the other is the high rate of interest at which we are able to invest our money, and which, before very long, must have a very fine effect. It is quite remarkable to think that nowadays we can invest in Government securities paying well over 6 per cent, and indeed our secretary brought before us to-day an investment in a Government security which will pay us over 7 per cent. This must have its advantage in the immediate future. The other point is the great increase which has taken place in our business during the past year in both branches. A month or so back a certain hysterical scientific philosopher prophesied that the year 1919 was going to be the last year of the world, and as he did not wish to keep that information entirely to himself, being an honest man, he went so far as to predict the particular day on which the world would come to an end. I think that the result of our business during the past year will show that his philosophical point did not catch on very much with the general public, but we had a very curious illustration of its influence. We had one of our policyholders in the industrial branch who wrote us to say that as the end of the world was so close at hand, he would like to have his money down at once. (Laughter.) However, apparently he did not wish to put us to any inconvenience, as he said he would take it by instalments if we liked. We pointed out that we did not follow his argument, but we believed that the world was going to last some little time yet, and expressed the hope he would live to pay a good many more premiums to us.

The resolution was then put to the meeting and unanimously approved.

CHAIRMAN'S THANKS.

The chairman, in thanking the shareholders for the re-election of the retiring directors, said he had heard with a great deal of pleasure the kind words which Dr. Boswell and Mr. Schooling had used in reference to his work in connection with the Prudential. He had just reminded them that the Prudential had been in existence for three score years and ten, and he ought also to remind them that he went one better than the company, for during the present year he would reach the age of four score years. (Applause.) He thought it right for them to know that he then contemplated resigning the chairmanship. (Cries of "No, no.")

THANKS TO THE CHAIRMAN.

Sir William Davison said they had one more duty to discharge, and that was to pass a very hearty vote of thanks to the chairman for his conduct in the chair, and for having led that great company through the vicissitudes of the past year, as well as through the vicissitudes of the war, also for the many services he had rendered to the company. They came to these meetings year after year in two capacities: first as citizens of the Empire to hear of the great national work in which the company had been engaged, and secondly, in the capacity of shareholders who looked to the country to provide their income. In regard to the first category, they had every reason to rejoice in the report which the chairman had put before them. As regards the second category, there might be a slight disappointment, but when they took a wider and bigger view, when they considered that honesty and fair dealing were not only right and proper in themselves but also the right policy, he thought they would agree with what had been done. The report which the chairman had submitted to them with such eloquence and power was one with which the proprietors had every reason to be satisfied.

A member of the outdoor staff seconded the resolution, and it was carried unanimously.

The chairman having briefly thanked the shareholders for their vote, the proceedings then terminated.

The NATIONAL NEWS—a clean Sunday newspaper.

JOHN BULL IN THE CITY.

FINANCIAL NOTES—AND ADVICE TO INVESTORS.

BY OUR CITY EDITOR.

All correspondence relating to financial matters should be addressed to the City Editor.

Each enquiry must bear name and address and be accompanied by a Postal Order for One Shilling.

Troubled Waters.

Stock Markets have been going through an uneasy time recently. There were fears that the Bank Rate might be raised, and bankers were curtailing their loans against securities as they suddenly conceived the notion that the speculative movement was outrunning discretion. This forced a good deal of liquidation, especially in the Oil division, and prices have been "droopy" all round. Another adverse influence has been the forthcoming Budget; whilst the threatened tax on War Wealth (so-called) is disliked because it is felt that its incidence must be most inequitable. Nor is the prospect of another army of new officials to carry out the scheme much appreciated.

Big Holdings of Government Stocks.

Looking through the balance sheets of some of the principal railways the other day, I was struck with the large amounts of Government securities most of them hold. The four leading companies appear for over £30,000,000, and twelve lines have £42,000,000. These must be regarded as temporary investments against deferred repairs and renewals. They are not intended as permanent holdings. When conditions are favourable for overtaking arrears of work these securities will have to be sold, and in any case the knowledge that such large blocks of stock are hanging over the market must exercise a depressing influence. Meantime, however, the wild-cat scheme hatched by the Board of Inland Revenue for a levy on "war wealth" is doing far more harm than the country will ever get good out of it.

The Boom in Textile Shares.

In no section of the Industrial Share Market has there been greater appreciation in prices than in cotton manufacturing securities. With only rare exceptions these are after-war improvements and reflect the industry's abounding prosperity. How share prices have risen will be seen from the following table dealing with a few of the leading shares:—

	Par Value.	Present Price.	Price July 1914.
Amalgamated Cotton Trust	£1	5¼	—
British Cotton and Wool Dyers	5/-	11/6	3/1½
Calico Printers	£1	40/-	8/9
English Sewing Cotton	£1	2⅛	36/9
Fine Spinners	£1	4½	32/6
Hoyle (Joshua)	£1	4 1/16	—

The investor therefore should watch carefully this market, and take such opportunities as come his way of acquiring Textile shares at or anywhere near par values.

A RAILWAY "TRUST."

My Letter Bag continues to grow and every week a large number of my readers seek advice, particularly in regard to Home Railway shares. I dealt with the matter at some length a few weeks ago, but market conditions are constantly changing and it may not be amiss to return to the subject. After the declaration of the dividends there was a good deal of quiet buying and prices advanced smartly, but they have since fallen back owing to fears of dearer money and renewed labour troubles. They are now at a level which I consider decidedly attractive, and as I am frequently asked to indicate a likely "Trust," I would suggest the following for the investment of about £1,000.

£		£	Income at Last year's rate. £	s.
200 North Western Ord., at	90 = 180		15	0
200 Gt. Western Ord., at	86 = 172		14	10
500 Gt. Eastern Ord., at	33 = 165		13	15
500 Gt. Northern Pref. Ord., at	51 = 255		20	0
600 South Eastern Defd., at	33 = 198		15	0
		£970	£78	5

The average return is just a shade over 8 per cent. on the money—which, even in these days, may be regarded as highly satisfactory. I have included the two principal Ordinary stocks—North Western and Great Western—because these companies are in such a strong position financially and from a traffic point of view. Great Eastern is mainly a passenger line, but it serves a rich agricultural country and has valuable Continental connections with Belgium and Holland. Great Northern Preferred Ordinary has £9,000,000 of Deferred stock behind it, earning 2¾ per cent., and is well protected, while South Eastern Deferred has great speculative possibilities owing to probable developments in the Kent coalfields. Those who prefer a spice more of risk might substitute £500 of South Western Deferred at 24 for £250 of Great Northern Preferred and the income will remain the same. It is almost certain that the Port of Southampton will become of increasing importance, and as the South Western has a virtual monopoly of the traffic it is bound to benefit. In all cases there is a very good chance of substantial capital appreciation when the policy of the Government with regard to the railways is more clearly defined.

The Pleasures of Soap.

Lever Bros. last year increased their paid-up capital by some £8,000,000, and their net profits by about £700,000. Very scant details are furnished, it being merely stated that after providing for repairs, renewals, depreciation and insurance the balance standing to the credit of profit and loss account is £2,440,000. The ordinary dividend remains at 17½ per cent., but Preference dividends absorb a considerably larger amount and on this occasion half a million is placed to a special reserve. It is a great business, but may need a little soft soap by and by if the policy of buying up other companies at fancy prices is continued.

Meat Profits.

Last year the trading profits of Eastmans, Ltd., rose to £223,000, which compares with £138,000 in 1918, and £77,000 in 1917. Thus the Food Controller has proved a most beneficent despot to all but the hapless and helpless consumers. However, the Company has seen many vicissitudes and deserves its share of good fortune. The dividend is increased from 10 to 12½ per cent., and the reserve gets £30,000, so the directors evidently consider it desirable to put by something for a rainy day.

United Automobile Services.

This Company runs motor-buses in East Anglia and South Durham—which seems rather a curious mixture; but as it has directors in Trimingham, Lowestoft, Bishop Auckland and Dover perhaps it is all right. Anyhow, its issued capital last year was £17,240, which has since been increased to £60,000, and it is now offering 135,000 £1 shares at par. This sudden expansion does not impress me favourably, especially in view of the terribly high prices of motors and petrol. The Company would have been better advised to adopt *festina lente* as its motto.

Pelman.

Quite an interesting little issue is that of the Pelman Institute, Ltd., which is offering 75,000 8 per cent. Preference shares at par. This successful undertaking has secured a firm hold on the educational life of the country, and it is interesting to note that special opportunities are afforded the very large number of students to become financially interested in the prosperity of the enterprise, which I think they would be wise in doing. I have little doubt that the issue will be a success.

OUR FINANCIAL LETTER BAG.

EDITORIAL REPLIES.

(All enquiries must be accompanied by a postal order for 1s., and bear the full name and address of correspondent as evidence of good faith.)

E. A. (Dublin).—*Scala, Leeds:* Picture theatres are undoubtedly very popular, but they may be rather overdone. This, however, has a fair chance of success. ——C. J. C. (Glasgow).—*Scottish American Oils, &c.:* You got in pretty near the top, but the properties are good and you may hope for a recovery. It is a very big enterprise.——A. E. L. (Bournemouth).—*Rio Claro Railway and Investment:* The company is perfectly sound and there is no particular reason why you should sell at a loss.——R. P. (Coventry).—*British Canadian Farm Land Syndicate:* Such a co-operative scheme could be worked to the advantage of all concerned if it is properly managed. The promises made, however, strike me as extravagant. A few friends clubbing together would probably do equally well or better.——J. A. (Huntingdon).—*Debenham and Hall:* You can sue for the return of your deposit, but in my opinion you will get no other satisfaction. ——H. H. H. (Hove).—I should prefer to sell the *Anglo-American* shares, although there is a small loss on them.——C. F. (Dublin).—I believe the firm you mention is reliable. *Argentine Tobacco* is about to be wound up and the assets distributed. *Cordoba Central Ordinary* has a very good chance of improving. *Preserve Manufacturers* shares are a fair speculative investment.——A. W. (Consett).—*S. Metropolitan Gas:* The present price is about 57½ xd.——H. F. (Belfast).—*Scottish-American, Mexican Eagles, Imperial Tobacco, Cunard,* and *Associated Cements* are the best.——B. R. (Regent's Park).—*National Improved Housing:* The shares must be regarded as somewhat speculative.——E. H. (Birmingham).—*Beardmore Taxicabs:* I believe the scheme is quite genuine.——W. W. (Forest Hill).—*Anglo-Mexican Oilfields:* Nothing has been done for more than six years. *British Coalite:* Value nominal, hold in hope of improvement.——S. A. (Glasgow).—*Palmer's Shipbuilding and Cammell Laird's:* You have a profit on both even now, and you cannot lose if you take it. I think, however, I should hold on a little longer.——J. F. (Culloden).—*Ural Caspians* has a big property, but it will take a long time to develop even when conditions become more settled. I do not recommend speculating in Russians at present.——W. D. (Cardiff). —*Ropp Tins and Trinidad Dominions* are the best, but they are very speculative.——A. S. H. (Burton-on-Trent).—*Ships' Salvage:* The present price is about 25s. *Associated Portland Cement Preference* carry 5½ per cent and the price is about 10s.——E. G. B. (St. John's Wood).—*City of London Brewery:* There was a reconstruction scheme under which arrears were wiped out.——J. H. (Helston).—*South American Stores* are being taken over by Harrods (Buenos Aires). All the others may be regarded as good speculative investments.——MAX (Harlesden).—*Trinidad Dominion:* There is no reason whatever why the shares should not be issued. *Cyprus Oils* I believe have good prospects but they are speculative. *East Kent Collieries* will not make your fortune; better leave them alone and also the bucket shop to which you refer.

(A considerable number of replies are held over for lack of space, but every endeavour is being made to answer them promptly by post.)

"John Bull's" Letter Bag.

[The EDITOR replies to, and chats with, some of his numerous correspondents.]

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, INSURANCE POLICIES, ETC., *as they are liable to be mislaid. Copies only should be forwarded in the first instance.*

LETTERS *must be addressed to the Editor or Publishers, 93, Long Acre, W.C. 2, according to whether they relate to Editorial or Publishing matters.* FINANCIAL, INSURANCE, *or* LEGAL *enquiries should be addressed to the Financial, Insurance, or Legal Editor, and must each be accompanied by a postal order for one shilling. No fee is charged in respect of other enquiries. Full names and addresses should be given.*

J. P. (Parkestone).—"I wish I were the Editor of JOHN BULL." On the occurrence of a vacancy you shall be immediately notified.

C. C. (Churley).—"The miners do not desire nationalisation; it is their leaders who want to force it." As a colliery fireman you should know something about it, anyway.

T. P. (Reading).—"Your paragraph must have been written by someone who had never read the Burial Service." On the contrary, the gentleman in question can recite the Prayer Book backwards.

A. J. (Gillingham).—We object as strongly as you to "the ill-usage of public money." Personally, we wouldn't hurt a sixpence.

R. ST. C. (Wimbledon).—Much interested in your statement that "our admirable articles" were "anticipated by a dozen years." Are you sure it wasn't longer ago?

A. J. I. (Edinburgh).—If you want to know why the Prince of Wales is about to visit Australia you should use your common sense, or ask a policeman.

G. M. (Derry).—As you surmise, we have no use for "blooming Huns"—or their budding offspring.

MRS. A. H. (Seacombe).—We see your point, but our first duty is to the children. They must have the best education the State can provide, if they are successfully to carry on after us.

"SAUCY PUSS" (Bournemouth).—"When are you going to honour Bournemouth with another visit?" When Mrs. Grundy no longer bosses the beach.

M. (Leith).—"What has America to put alongside of our great and glorious past?" American bacon.

W. J. H. (Upper Clapton).—We are all for "a healthy and numerous population." As the head of a family, you appear to be in an expansive mood.

H. H. L. (Portman Square, W.).—"When will the Government redeem its promise and restore freedom and justice?" After a few more Wrekin elections.

W. D. (Highgate, N.).—"President *Would*row Wilson. Does this fit the gentleman?" Like his birthday suit.

"FED UP" (Beewood).—"Our improved drinking habits show equally marked improvement in areas where Liquor Control Board regulations were not in force as in districts where they were." That's so.

"HOLLOWAY" (New York).—Your account of De Valera's meeting is like a newspaper report, but why send us a form of subscription to the Irish Loan? We have not filled it up.

R. R. (Leyton).—By the text of the Versailles Treaty, the Huns are to compensate our air-raid victims, but unless they choose to pay there is little hope of getting anything.

"ONE OF THEM."—"I see you published a letter supposed to be written from Ireland by an Irishman. . . . If the writer is an Irishman, which I doubt." Well, he gave his name and address, and you suppress yours. We pass the doubt on to you.

W. J. (Wareham).—"He was ordered to break up his land, which was done by tractor, and now it is taken from him before he had any chance to crop it." If the Food Controller has done that, he has apparently done 'njustice.

D. F. (St. Petersburg, Florida).—Admiral Sims' disclosure of his secret instructions has certainly put the wind up some of the American-German senators. Yankee newspapers provide very amusing reading just now.

"ANONYMOUS" (Swanage).—Thanks for sending us 20 words about the "cat." As you used a halfpenny stamp, you owe us 2d.

T. S. (Winchester).—Strange, to say the least, for Winchester Town Council to discharge a man of 16 years' service with "no complaint whatever" against him. Then why the dickens did they do it?

T. E. A. (London, N.W.).—"Can you *please* help us through your splendid journal to find rooms?" There are one or two things that even JOHN BULL cannot do.

"CHAUCER" (Acton).—"What on earth would it be like if nationalisation of Mines and Railways were to come into force in England?" Like one of your saucy Canterbury tales, but not quite so amusing.

"ABSOLUTELY DISGUSTED" (Blaenau-Festiniog).—Since the little tin gods who run your dances at the Drill Hall refuse to admit married people, you must either give up the hops or get a divorce.

"SCAFFOLD WEASLE" (Oldham).—"By whom is Mr. Ellis, the hangman, employed? Have the Government anything to do with him?" It might ginger them up a bit if they had.

"SIG. MAN" (Black Sea).—"Big ships visit the Black Sea once in a blue moon, and get the decorations. H.M.S. *Heliotrope, Hibiscus,* and *Dianthus* are there all the time, do all the work, and get nothing. Most of the men are still waiting for Armistice leave." It's a way they have in the Navy; looks rather a bad way.

"MISS ARRISS" (London).—"I must have been cut out for a journalist, for I can keep on talking rubbish all the dem'd day." Also all the dem'd night, we should think.

E. R. (H.M.S.——).—So far as Germany is concerned, we agree charity should begin at home—and stay there.

A. R. (Worcester).—"Can you oblige me by multiplying £19 19s. 11¾d. by £19 19s. 11¾d.?" We've obliged you 6 times, and we're an odd farthing out every time.

"JUSTICE" (Birmingham).—It is a common artifice for "employment" agencies to advertise deceptively. As a rule, time and money are saved by ignoring them.

"FAIRPLAY."—Thanks for assortment of cuttings from JOHN BULL. What has become of the mutilated remains?

"ANONYMOUS" (Ealing).—The official who told you that being in the Army "didn't count," deserved to be tickled with a toasting-fork.

J. N. (Cheshunt).—Your letter is full of horse-sense, while the disposal of the blots is positively artistic.

T. H. (Grimsby).—We note your arguments for a tax on bicycles "to ease the beer duties." Have you an expensive thirst?

L. B. (Walton-on-Thames).—You ought not to think so much about "creeping into dark corners." One of these days you'll slip up on something.

G. M. (New York).—"Over my coffee and grape-fruit this morning I read and re-read this honest-to-God article about the Yanks and gloated and gloated." Thanks for gloating.

J. B. (Workingham).—Obliged for letter. The "dialogue" between the lady and the railway porter sent us into an uproar of merriment.

P. O'C. (Aldershot).—When Lord Wolmer said, "Ireland still hated and despised England," he was talking of the minority and forgetting the big majority. The mass of Irishman are as right as ninepence.

"ANON" (Abbots Langley).—From the *Times*, Nov. 9, 1796—"The only means of ridding this country of dangerous foreigners is to order them out of the country as soon as they are taken." Might have been written to-morrow.

"OLD FOLKS" (Buxton).—"They have cut our sugar ration down again." Ours, too, so we are in the same boat.

S. B. (Bolton).—Mysterious certainty, but go easy with the "pills and talismans." There is always the risk of colic.

H. J. (Stepney).—Thanks for pointing out that Mr. W. Thomas was announced last week as winning two prizes of £2 10s. each in our "Bullets" Competition. By a printer's slip the second successful effort was wrongly ascribed to him, the actual sender being Mr. J. W. Johnson, of 18, Beech Grove Terrace, Garforth, near Leeds, to whom the £2 10s. has, of course, been forwarded.

C. S. (Guilford St., W.C.).—If, as you say, you "know where there is a spare bed," you should wait till you are asked, and then mention it.

M. K. M. (Aberdeen).—You have not caught us bending. A "tallboy" is an old-fashioned piece of furniture. Should have thought that would have been well known in Aberdeen, where they claim to speak the best English.

N. M. (Bristol).—A curmudgeon of a farmer, or his housekeeper, who refuses to supply milk for a baby because it is as late as 5 o'clock, deserves foot and mouth disease, not to mention sheep scab.

CAPT. R. W. M. B. (Cambridge).—"What were the politics of the *Daily Mail* at its commencement?" Not very clearly defined, but mainly agin the Government.

F. J. C. (Belfast).—"I have got to use injections to keep the appendix away and information through a accident." But one often finds some useful information in an appendix.

"TRAVELLER" (W. Ealing).—"There was another railway of which the wits made fun; But now, without exception, the Metro. takes the bun." Nuff said, all said.

"UNUS PRO MULTIS" (London) says the silver medal for special constables of three years' service has not materialised. Patience. When it does come, it may be worth its weight in nickel.

MRS. M. E. P. H. (Isle of W.).—"Will you please make the Government bring to England the stores now in France?" It's about time there was a spring clean out there.

"READER" (Binghampton, N.Y., U.S.A.)—"The insidious enemy of the British Empire is the United States." Or shall we say the insidious friend?

"SUBURBANITE" (London).—"Do not you think the proposed 'Cat' Bill ought to be made to include burglary with or without violence?" No. Violence for violence.

J. R. G. (Ashington).—"For hewing 1 ton coal I get 1s. 7½d., plus bonus; the Duke receives 1s. 6d. for it; the coal-owner receives an average of 50s. to 60s. per ton." Don't think the third party gets quite so much, but the sum is quite a nice one in addition—or subtraction—or even long division!

G. A. L. (Oxted).—We have no reason to believe that Mr. Asquith is a Jesuit. Perhaps you are thinking of Father Vaughan.

W. G. (Salisbury).—The charitable committee who gave you, an ex-soldier, "an introduction to the Union" certainly "deserve showing up." Send us fuller particulars.

R. M. R. (Liverpool).—Your letter to hand. We may perhaps be able to trace the earlier correspondence now that, as you say, you have "re-irritated the subject in question."

"LIMERICK."—If we "see no merit" in your "Bullets" entries, you can bet your last sixpence it's because there isn't any.

A. C. B. (Ilford).—We agree that men who were physically unfit for th Army should not be penalised on that account. Was it varicose veins or lockjaw?

L. P. H. (Tooting).—Proposed epitaph for ex-Kaiser: "Here lie the remains of a man without brains, Who thought the whole world he could conquer; But what a surprise when he met the Allies, And found Gott had deserted his partner."

W. B. (Scotland).—But what has become of your Health Insurance card? Have you pawned it?

"LOVER OF ANIMALS" (London, N.).—In reply to your kind inquiry, the "muzzels was taken off" a week or two ago, so dogs can now yawn in comfort.

MRS. A. H. G. (Purfleet).—A head-gardener and his wife, with no children, certainly do not need a twelve-roomed house—unless, of course, they intend to start an orphanage.

C. S. L. (Glasgow).—That Gerard Telkamp, a Dutch bulb grower, should post his circulars from Leipsig suggests that there is a German flavour about his business.

R. W. C. (Bordon).—We positively refuse to be moved to tears by your account of the coal shortage in Ireland. Quite quiet people in England, who do not go about shooting policemen at sight, have had to go short also.

C. H. M. (Hyères).—"Any man who preaches Free Trade is a damned traitor to our Empire." Shush! Our new compositor is rather particular.

"EARNEST" (Rosyth).—Almost every film producer would be glad to find a double of the late "John Bunny," of adipose fame. Are you in the running?

"WAVES OF AGONY."—"I would like your opinion in this case. A man earning £2 15s. a week gives his wife £2 10s." Can't see why you growl at him. Our opinion is that he does his best, and does it pretty well.

M. A. (New Southgate).—"Can you tell me why the police constables' quarters above New Southgate station have been empty since June, 1918?" Perhaps the cells are more comfortable.

INITIALS SUPPRESSED.—Your letter is obscure, but we gather you are either French or Belgian, served at the front two years, deserted, are "forgiven by your country, but have offended Dora," and so cannot return home. You want to pay "a fine for your freedom." You ask for help, but you must tell us something plainer than that.

G. W. (Upper Norwood).—You want us to give prizes to people who spot shops with letters missing from glass, &c., lettering on the windows. "It would catch on and advertise the firm mentioned." Then let the firm give the prizes.

"SYSTEM" (Surrey).—"I have discovered a system of playing roulette that is absolutely infallible." When you break the bank at Monte Carlo we will believe you.

(Many replies are unavoidably held over.)

THE ONLY CURE FOR ASTHMA & BRONCHITIS

PRESCRIBED BY THE MEDICAL PROFESSION.

THE GREATEST OF ENGLAND'S PHYSICIANS have used and prescribed Dr. Hair's Asthma Cure, and Doctors are everywhere prescribing it for their patients, acknowledging its sound principles and phenomenal success.

THE MEDICAL PROFESSION'S approval and endorsement of Dr. Hair's Asthma Cure may be summarised by quoting the pronouncement of some of England's greatest Physicians. Notwithstanding the proper reserve of a great and responsible profession, reluctant to lend itself to hasty endorsement of unofficial treatment,

The Royal Physician, Sir Morell Mackenzie, had such experience of Dr. Hair's Asthma Cure as to justify his endorsement of it (as quoted under photograph).

PROFESSOR G. J. ALLMAN, M.D., F.R.S., LL.D., Past-President of the Greatest Medical Society in the World, namely, the British Association, being a sufferer, himself used Dr. Hair's Asthma Cure with "marked success."

Dr. Hair, writing of his own sufferings, says:—"*For eleven years I suffered what I cannot describe, expecting death as the only relief. I tried everything I could hear of, with only partial relief. Finally, I came to adopt a theory of my own in regard to the nature of the disease. Selecting medicines and preventives on the basis of it, I found I was right, and soon I was entirely relieved, and have been free ever since.*"

As Dr. Hair also says, his treatment "**will enable the patient in two or three days to sleep in bed without suffering, and if the directions are followed, Health, Strength, and Flesh will be rapidly restored.**"

The Clergy also express themselves also emphatically. The Rev. J. H. Bumstead, Vicar of Hambleton, says: "**Asthma can be cured and Dr. Hair's medicine will cure it.**" The Rev. J. Ll. Herbert, Rector of Disserth, Llandrindod, describes Dr. Hair's medicine as—"**An excellent cure without any ill-effects.**" Amongst countless others who have endorsed Dr. Hair's Treatment are—The wife of the

Chaplain to King Edward and Queen Victoria,
CANON WILKINSON,
CANON ATKINSON,
GENERAL SIR HORACE S. ANDERSON, K.C.B.,
GENERAL SYKES,
GENERAL J. P. COODE,
GENERAL W. H. WHITLOCK,
GENERAL G. SMART,
COLONEL W. C. McDOUGALL,
LADY SARGENT,
LADY JULIA A. PERKINS,
LADY CHARLOTTE BERTIE,
LADY E. F. MILLER,
MARGARET LADY HEYTESBURY,
THE BARONESS NOLLI,
THE HON. MRS. M. E. BUTLER. etc., etc.

Theirs and the great testimony of numerous others, proving there is hope of permanent cure for all, is contained in **Dr. Hair's Free Treatise, post free.**

THE ROYAL PHYSICIAN

Photo] [London Stereoscopic Co.

SIR MORELL MACKENZIE said:—"I have known many people benefited by using Dr. Hair's Asthma Cure."

The price of Dr. Hair's Asthma and Bronchitis Cure is 3s.; large size 5s.

Of BOOTS', TAYLOR'S, TIMOTHY WHITE'S and all Chemists.

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A BOON TO SMOKERS
Nickled Smoker's Companion
6D
Saves burning and dirtying fingers. Presses tobacco level in bowl. Cleans bowl, does not cut wood.
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CHAR-A-BANCS
FOR HIRE. NEW MACHINES.
Few Vacant Dates. Apply Immediately.
CATERING ALSO UNDERTAKEN.
PICKFORDS, Ltd.,
206, HIGH HOLBORN, W.C.1.

"I am a barber, and would have you know,
A Shaver, too, sometimes, no mad one, though."
Suckling.

Any shaver who uses either a

WILKINSON

ORDINARY RAZOR OR SAFETY SHAVER

may say the same.

'Tis the wise man's choice.

WILKINSON NEW MODEL SAFETY SHAVER ... 30/-
WILKINSON "SPECIAL" RAZOR (black handles) ... 11/6
WILKINSON "W & CROWN" RAZOR (black handles) 9/6
(Ivory Scales, 4/6 extra.)

The WILKINSON SWORD Co., Ltd., 53, Pall Mall, London, S.W.1
Gun, Sword & Equipment Makers. Razor Manufacturers.
T. H. Randolph, Managing Director. *Works: Acton, W.* SOLD EVERYWHERE.

GRAVES
OF SHEFFIELD
Write for patterns, post free, of Overcoats, Suits, Costumes, Paletots, Raincoats, Mackintoshes etc., or Catalogues of Footwear, Wool Scarfs, Drapery, Ladies' and Children's Clothing, Sheffield Cutlery, Gramophones and Records, Tea and Dinner Services, Bedsteads, Bedding, Sewing Machines, Cycles, Tyres, Carpets and Linoleums, Poultry & Appliances, etc. Grand values.
EASY J. G. GRAVES LTD. SHEFFIELD **TERMS**

Does Headache Haunt YOU

DOES the dread of terrible travel headaches make you shrink from a long train journey? There is nothing more conducive to an attack than the vibration noise and excitement of travelling—yet you can banish the dread for ever in a simple, easy way.

DAISY CURES
Travel Headaches at once.

With a Daisy Powder or a tin of Daisy Tablets in your handbag or pocket you can travel in ease, free from the dread of those terrible headaches. Daisy CURES almost instantaneously even the worst attack of headache or neuralgia—you can't take Daisy and *keep* a headache

Dr. ROBERTSON WALLACE writes:
"I lay great stress on its efficiency and safety, and compliment you on your commercial courage in placing an unusually costly formula at a reasonable charge, at the command of the public."

DAISY

Sold by Stores and Chemists everywhere at 2d. each, 6 for 1/-, 20 for 2/3, 60 for 6/-. Daisy Tablets (specially convenient form), 1/3 per box. DAISY LTD., LEEDS.

What About the Future?

The International Correspondence Schools have helped more men to successful future, than any other institution in the world. I.C.S. training is simple, quick, and certain. At little cost it comes to you wherever you are, and follows you round wherever you go. Post the coupon NOW!

International Correspondence Schools, Ltd.,
21, KINGSWAY, LONDON, W.C.2.

Please send me your free book containing full particulars of the Course of Correspondence Training before which I have marked X

—Mining	—Civil Engineering
—Mechanical	—Business Training
—Draughtsmanship	—Secretaryship
—Shipyard Ditto.	—Salesmanship
—Electrical	—Advertising
—Building	—Window Dressing
—Marine	—Textiles
—Motors	—Chemistry
—Steam	—Wireless Telegraphy
—Boiler	—Woodworking
—Agriculture	—Furniture
—Poultry Farming	—Fruit Farming

NOTE.—If the subject desired is not in the above list, write it here.

.....

Name .....

Address .....

HEALO
CURES ALL SKIN TROUBLES

Ask your Chemist for a Free Sample,
Or write
Maurice Smith and Co., Ltd., Manufacturing Chemists, Kidderminster.
Large Boxes. 1s. 3d. and 3s.

YOUR BABY will sleep well, will put on firm flesh, be happy, healthy and strong if fed on
RIDGE'S FOOD.
50 YEARS' REPUTATION.
Of all Chemists, 8d., 1/3 & 2/6.

MEN'S TROUSERS —a pair 19/9

The Best Value in London.

Made from all wool Standard Tweeds, in Light, Medium and Dark Grey. Can be worn with any jacket and vest, 1 hip and 2 side pockets. All sizes from 31 to 38 inch waist. Price a pair, **19/9.**

If ordering by post please quote waist and inside leg measurements

MEN'S BARGAIN CLOTHING SECTION
SELFRIDGE'S
SELFRIDGE & Co. Ltd., LONDON, W. 1. We pay carriage in the British Isles

---

The NATIONAL NEWS takes national views—every Sunday.

YOUR LAST CHANCE!

BIGGEST OFFER EVER MADE!

'Bullets' Again Breaks All Records!

FIRST £1,000 PRIZE

2ND PRIZE £250 3RD PRIZE £100

Over 10,000 Prizes value £2,250 must be won!

10 Prizes of £5 each **10 Prizes of £2·10 each**

100 PRIZES of £1 each

500 Prizes of 5/- each **1,500 Prizes of 2/6 each**

and 8,000 TARGET PRIZES.

Closing Date, Thursday, March 18th.

Example_____

Bullet

Example_____

Bullet

(367) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 1 coupon is used P.O. for 6d. must be sent.

Signed_____

Address_____

☞ IF UNABLE TO SECURE EXTRA COUPONS YOU CAN WRITE YOUR "BULLETS" ON PLAIN PAPER.

Closing Date, Thursday, March 18th.

Example_____

Bullet

Example_____

Bullet

(367) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 2 coupons are used P.O. for 1/- must be sent.

Signed_____

Address_____

ENVELOPES SHOULD BE MARKED "BULLETS" No. 387, "JOHN BULL," LONG ACRE, LONDON, W.C.2

Closing Date, Thursday, March 18th.

Example_____

Bullet

Example_____

Bullet

(367) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 3 coupons are used P.O. for 1/6 must be sent.

Signed_____

Address_____

Closing Date, Thursday, March 18th.

Example_____

Bullet

Example_____

Bullet

(367) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page

If 4 coupons are used P.O. for 2s. must be sent.

Signed_____

Address_____

List of 10s. Prizewinners in "Bullets" Competition 365 will be published in next week's "Competitors' Journal." Complete List of all Cash and Other Prizewinners can be seen at the Offices of "John Bull."

HOW TO MAKE "BULLETS."

First choose any of the Forty examples given below. Then give **TWO, THREE** or **FOUR** words having some bearing on the example chosen. Any **ONE** of the words selected **must** begin with any letter in the example chosen. The other words selected can begin with any letters in the alphabet. These examples will guide you. Example:—FIGHTING FOR PURSE. Bullet:—NOT THE TIMID WIFE. Example:—AT WORK AGAIN. Bullet:—TOMMY'S FERVENT HOPE. Competitors may send in two BULLETS for sixpence. If more coupons are used, an entry fee at the rate of 6d. for each coupon must be sent. Result of this Competition will be found in our issue dated April 3rd.

EXAMPLES FOR "BULLETS" COMPETITION No. 367.

BOTTOMLEY'S POLITICAL BOMBSHELL	CHEAP SUITS
THE ALMIGHTY DOLLAR	FOOTBALL
MISTRESS AND MAID	CUP THAT CHEERS
OUR CHAMPION	DIRECT ACTION
FOR SHAME	BEWARE
MISSING LINK	A DUD LOT
WHAT TOMMY ASKS	SPOILS OF WAR
BRAGGING	BUSY BEE
THE WEAKER SEX	SIMPLE SIMON
WHAT PUBLIC WANTS	SOCIALISM
ASQUITH'S FUTURE	HIS WORSHIP
UPSETTING THE COALITION	WAKE UP ENGLAND
HAMMERING AWAY	MODEL HUSBAND
BEST FORGOTTEN	QUESTION OF THE HOUR
FIGHTING FOR PURSE	PROVOKING THOUGHT
AFTER A FASHION	NO PLACE FOR TOMMY
AT WORK AGAIN	POLICEMAN'S LOT
POOR MAN	OVERTAXED
GOING TO EXTREMES	LABOUR IN VAIN
	OUR WORST ENEMY
	NOW AND THEN

BULLETS RULES.

1. The First Prize will be awarded for what, in the opinion of the Judges, in consultation with the Editor, is the best "Bullet" received, and the other prizes in order of merit, the test being cleverness, aptness and originality. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons, and only two attempts may be written on each coupon.

3. All four coupons may be used, but each coupon must be accompanied by a postal order for 6d. made payable to JOHN BULL and crossed _____ & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Coupons must not be defaced in any manner.

4. All coupons arriving too late to be judged with absolute thoroughness will be duly returned to their respective senders.

5. The Editor undertakes that every Bullet received shall have careful consideration by a competent staff of qualified judges.

6. The Editor's decision on any matter of dispute arising in connection with this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

Result of 365th "Bullets" Competition.

FIRST PRIZE OF £500:

Mr. G. M. TROLLOPE,
134, Coronation Rd., Bristol.
Example:—THREATENING.
Bullet:—TO LOVE US—GERMANS.

SECOND PRIZE OF £50:

Mr. JOHN OLAY,
10, Bradford St., Farnworth, Bolton.
Example:—LLOYD GEORGE MUST.
Bullet:—REMEMBER—EX-CHAMPIONS RETURN SOMETIMES.
(Sent in on Free "Target" Prize Coupon.)

THIRD PRIZE OF £10:

Mr. JAMES BALL,
125, Cheriton Rd., Folkestone.
Example:—DESERVING CASE.
Bullet:—SHAMEFUL LABEL FOR HERO.

10 PRIZES OF £5 EACH:

MR. W. PERDUE, 102, Moorland Rd., Scarborough:
A BIG HANDICAP—TO LEAGUE—HUMAN NATURE.

MR. F. HITCHENS, Schoolmaster, Pentern, Cornwall:
LLOYD GEORGE MUST—FACE FACTS OR ELECTORS.

MR. G. PAINTING, Brook Gn. Hse., St. James, Exeter:
FULL OF FIGHT—AGAINST TIME—BEAUTY SPECIALIST.
(Sent in on Free "Target" Prize Coupon.)

MR. H. CURTIS, 204, Grimsby Rd., Grimsby:
ONCE BITTEN—RARELY ENOUGH FOR FOOL.

MR. G. BRANSDEN, 29, Windsor Rd., Bexhill-on-Sea:
THE BIG PUSH—RUSSIA—INTO GERMANY'S ARMS.

MR. D. BURREN, 14, St. Stephen's Rd., Canterbury:
WE WANT TO KNOW—BOLSHEVISM—TO APPRECIATE BRITAIN.

MR. W. CHURCHER, 75, Bentham Rd., S. Hackney, E.9:
WINSTON'S FUTURE—TAXPAYER VIEWS WITH ALARM.

MR. C. WORKMAN, 14, Summer Seat, Liverpool:
A BIG HANDICAP—"NATIONAL JOCKEYS" MUSTN'T HERD.

MR. G. DALE, 327, King St., Hammersmith, W.6:
LLOYD GEORGE MUST—GET "MAJORITY TO WORK."

MR. J. DODWORTH, 10, Woodnook Rd., Streatham:
WHAT MINERS DEMAND—BRITONS FOUGHT AGAINST—DESPOTISM.

10 PRIZES OF £2 10s. EACH:

MR. W. BERGSON, 57, Marshall Place, Cheetham, Manchester:
FLEECING THE PUBLIC—SCRAP PROFITEERS AND "ACT."

MR. G. BUTLER, Prisons Board, Dublin Castle:
BOLSHEVIK GOVERNMENT—HEAVY HAND—LIGHT FINGERS.

MR. L. FOX, 7, Ventnor Rd., New Cross, S.E.14:
THREATENING—RECONSTRUCTION BRIDGE, SOCIALIST RAPIDS.

MR. W. GERRARD, 14, Millfield Rd., Widnes:
DARING DEEDS—WON'T CAPTURE "POSITION" NOW.

MR. R. MCINTYRE, 342, Morningside Rd., Edinburgh:
DESERVING CASE—GOT DAMAGES IN "ACTION."

MR. B. WATERS, 6, Carlton Terr., Crosskeys, Newport, Mon.:
IN A BAD STATE—WHEN POLITICIANS CAN'T SLEEP.
(Sent in on Free "Target" Prize Coupon.)

MR. J. W. REDGWICK, Dora Villas, Fentherstone, nr. Pontefract, Yorks:
LLOYD GEORGE MUST — DEPUTATION DECIDES BEFORE INTERVIEW.

MR. H. DAVIES, 91, New Mills St., Palfrey, Walsall:
GAY DOG——DOESN'T WORRY — LETS CREDITORS.

MR. W. PLEVIN, 34, Georges Rd., L'pool:
MESSAGE FROM MARS — OVERCOMES "SPACE" IN NEWSPAPER.

MR. C. WULCKS, c/o L.C.M. Bank, 5, Threadneedle St., E.C.2:
FLEECING THE PUBLIC—PROVES SOMEBODY'S "MAKING SOMETHING."

OUR FREE FIRE INSURANCE SCHEME.

Owing to pressure of space, we are compelled to hold over the registration forms, etc. They will, however, appear next week as usual.

EVERY WEEK

A BIG FOOTBALL PRIZE MUST BE WON.

£250 MUST BE WON!

FOR TEN WINNING TEAMS
OR NEXT LARGEST NUMBER OF WINNING TEAMS.

Our Weekly Football Competition is quite different from all others and **ONLY** appears in this paper. The sum of £250 will be paid to the sender of ten winning teams selected from those given on the coupon on this page. Should no competitor succeed in giving ten winning teams, the prize of £250 will be awarded to the sender of the next largest number of winning teams. This competition is open for one week, and coupons can only be taken from this week's issue.

NO ENTRANCE FEE—GREAT ONE-WEEK COMPETITION.

£7,200 ALREADY WON!
HAVE YOU WON A PRIZE YET?

This competition is exclusive to "John Bull." Coupons do not appear in any other paper. It is quite free, no entrance fee of any kind being charged. Competitors can send as many coupons as they like. Scottish and Irish readers may compete. A careful study of football form should be made before filling in coupons. The "National News" gives the best and most accurate reports and forecasts every Sunday, which should prove of great assistance to intending competitors.

Cut out coupon neatly and address all entries as follows:—"Football Competition No. 27, JOHN BULL, 23, Floral Street, Covent Garden, London, W.C.2." Write "Football" in top left-hand corner of envelope. All coupons can be enclosed in one envelope, but this must not contain entries for other competitions.

YOU CAN SEND AS MANY COUPONS AS YOU LIKE.

For Result of Football Competition No. 24 see Page 16.

Read these Rules Carefully.

(1) All attempts must be made on coupons taken from the issue of JOHN BULL announcing this competition. Coupons must be written in ink (typewriting or pencil will not be allowed), and must be filled up in accordance with the instructions given on this page.

(2) The sum of £250 (Two Hundred and Fifty Pounds) will be paid to the sender of a coupon giving any ten winning teams from amongst those playing on March 20th, given on the coupon on this page and as set out on that coupon. If no competitor succeeds in giving ten winning teams the prize of £250 will be paid to the sender of the next largest number of winning teams as described above. If two or more competitors succeed in giving ten winning teams, or failing that, succeed in sending the next largest number of winning teams, the £250 will be divided equally amongst them. No competitor can take more than one share of the £250 prize.

(3) Should any match not be played to a finish on the date given or as set out on the coupon, it will be disregarded, and winning teams from the remaining fixtures only will be allowed to count.

(4) Any coupon which has marked upon it more than ten Xs or less than ten Xs will be disqualified.

(5) No responsibility will be accepted by the Editor for the loss or non-delivery of any coupon. Proof of posting will not be accepted as proof of delivery or receipt. No correspondence will be entered into nor will interviews be granted.

(6) Any coupon on which an alteration of any kind has been made will be disqualified.

(7) Our employees are debarred from entering the competition.

(8) Any coupons received later than Thursday, March 18th, will be disqualified.

(9) The Editor's decision must be accepted as final and legally binding in all matters concerning this competition, and acceptance of this rule is an express condition of entry.

HOW TO MARK YOUR COUPONS.

If you think the "Home" team will win put a X in the left-hand column headed "Home Win"; if you think the "Away" team will win put a X in the right-hand column headed "Away Win." Only ten teams must be marked in all. If more or less than ten Xs appear on any one coupon it will be disqualified. Coupons **MUST** be written in ink.

"JOHN BULL" FREE FOOTBALL COUPON.

Matches to be played Saturday, March 20th. Coupons must reach us not later than Thursday, March 18th.

Home Win	Home Team		Away Team	Away Win
	Burnley	v.	Sunderland	
	Middlesbrough	v.	The Arsenal	
	Oldham Athletic	v.	Bolton Wanderers	
	Preston North End	v.	W. Bromwich Albion	
	Bury	v.	Birmingham	
	Clapton Orient	v.	Stoke	
	Lincoln City	v.	Leicester City	
	Notts Forest	v.	Fulham	
	Stockport County	v.	Huddersfield Town.	
	Brighton and H. A.	v.	Cardiff City	
	Merthyr Town	v.	Plymouth Argyle	
	Millwall Athletic	v.	Queen's Park Rangers	
	Norwich City	v.	Reading	
	Newport County	v.	Exeter City	

Coupons must be cut—not torn out.

I enter "John Bull" Football Competition in accordance with the rules and conditions on this page and agree to accept the Editor's decision as final and legally binding, and enter on that understanding.

SIGNED .....

27 ADDRESS .....

.....

THE SPRING TONIC.
TO DISPEL WINTER ILLS.

Do you find it hard these spring days to apply yourself to your work? Do you feel tired, without ambition or energy? These are the symptoms of a condition which our grandparents used to meet each spring with a tonic, and medical practice to-day supports their wisdom. During the winter months the blood frequently becomes weak and thin, especially in those whose work keeps them indoors.

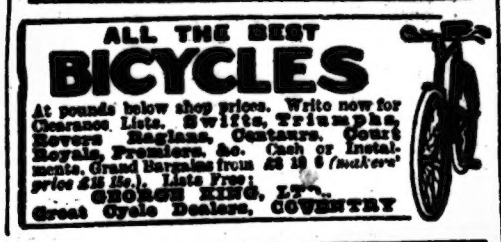
Weak blood frequently causes indigestion, lack of appetite, sleeplessness, exhaustion and palpitation of the heart. All of these symptoms will yield to the right tonic, which is Dr. Williams' Pink Pills, and the time to begin is now.

The purpose of Dr. Williams' Pink Pills is to build up the blood. They are for this reason an invaluable remedy in diseases of the blood, as rheumatism, after-effects of influenza, anæmia, neuralgia, debility and exhausted nerves.

Now is the time to begin Dr. Williams' Pink Pills. Get a supply from any dealer, and say you must have Dr. Williams'. Or send 3s. for one box, or 15s. 3d. for six boxes, to Dr. Williams' Medicine Co., 36, Fitzroy Square, London, W.1.

FREE.—A booklet of health will be sent to those sending a postcard to Book Dept., 36, Fitzroy Square, London, W.1.

THE DOUGLAS PRUNER
PATENT
but your hair at home!
The DOUGLAS PRUNER
You can cut your own hair any length you like—comfortably at home—in a few minutes. It is nothing but a process of combing. Use it as you use a comb. The result is always smooth and even. It trims just a little off long or curly hair or shaves the neck, just as you like. Do not doubt these statements: you can try the DOUGLAS PRUNER free for seven days. Send price 5/6 for a DOUGLAS PRUNER complete with spare blade. If you do not like it send it back and we will return 5/6 to you without question. All British. Over 10000 satisfied users
Dept. J.B. Douglas Kirby & Co., St. John's Lane, Clerkenwell
PRICE 5/6
POST FREE
Model de Luxe PRICE 7/6


ALL THE BEST
BICYCLES
At pounds below shop prices. Write now for Clearance Lists. Swifts, Triumphs, Rovers, Raglans, Centaurs, Court Royals, Premiers, &c. Cash or Instalments. Grand Bargains from £3 19 6 (makers' price £15 15s.). Lists Free;
GEORGE KING, LTD.,
Great Cycle Dealers, COVENTRY

Father comes in like this

once every week There's a scurry, a cry of "Here's the Mackintosh's—and Father." Dad knows what the children like, and what is the right kind of sweet to keep them healthy and plump. Mackintosh's is made from lots of good things.

Sold by Confectioners everywhere in 4lb. Family Tins, and loose by weight.

A Secret Safe

You alone know where it is.

Only £2 (7/6.

Same size as a brick—You can get it into any wall in hidden position (as behind picture, furniture, etc.), giving absolute security. Best hardened steel door, good six-lever lock (no two alike), and secret device making keyhole practically invisible. Easy to fit in by yourself (list explains how) or bricklayer will do it in hour. Ideal for homes, hotels, vestries, shops, etc. Two sizes, 9 ins., £2 7s. 6d.; 13 ins., £2 15s. Sent car. paid on receipt of cash. Money back if dissatisfied and returned sound in 10 days car. paid. Cement for fixing one safe 2/- extra. Don't wait for burglars but order to-day before you suffer loss, or send for list and local agent to sole makers—

BRICK SAFE CO. 27, Morville St., Birmingham

London Agents: ELLWOOD, WIMPENNY & Co., 21, Gt. St. Helen's, E.C.3.

VENEREAL DISEASE.
The Duty of Parents.

In view of the grave nature of Venereal disease, it is the plain duty of every parent to warn the children as soon as they are of a suitable age. But parents often feel a kind of hesitation and shame in speaking about these matters. They allow their children to face the dangers of the world without adequate warning. And it is the children who only too often pay the price of this hesitation and false shame. Who would venture to guess at the number of sufferers to-day whose lives are ruined because no word of warning was given at the critical time? Who can say what those sufferers feel when they reflect how their parents neglected a plain duty? What may not be the bitterness in their hearts when they say "Why was I not told?" It is not fair to cast all the blame on the young, for in very many cases it is the innocent and the ignorant who pay the price. Those who neglect to give the warning must share the responsibility.

Parents who are themselves ignorant of the kind of warning to give should write in confidence to the National Council for Combating Venereal Diseases for free literature and information.

Those who are in any doubt or difficulty should write in confidence for information and free literature to N.C.C.V.D., 34, Avenue Chambers, Vernon Place, Southampton Row, London, W.C.1, marking the envelope "Medical." The National Council provides neither prescriptions nor drugs.

This announcement is issued by the National Council for combating Venereal Diseases, a responsible body recognised by the Government. President: Rt. Hon. Lord Sydenham. Vice-Presidents: Sir Thomas Barlow, Bart., K.C.V.O., M.D.; Sir Francis Champneys, Bart, M.D. Chairman of Propaganda: Sir Malcolm Morris, K.C.V.O., F.R.C.S.E. General Secretary: Mrs. A. C. Gotto, O.B.E.

THE "JOHN BULL" GUARANTEE. *We guarantee the goods advertised by every firm whose trade announcement appears in JOHN BULL, i.e., we hold ourselves responsible for their being of the quality and standard represented at the time of purchase and the date of payment, either in full or of first instalment, and if any reader can show just cause for dissatisfaction with the purchase of any goods made through any trade advertisement in our columns, we will refund the purchase money, provided the goods complained of are sent to us within one week from the date of original purchase. All communications should be addressed to JOHN BULL, Advertisement Department, 23, Long Acre, London, W.C.2.*

50/- Carr. paid!

2 Heavy Blankets
1 "Alhambra" Quilt
2 Pillow Cases
1 Bolster Case
2 Long Curtains
1 Large Tablecloth
1 Hearth Rug (Free)

GREATEST GENUINE BARGAIN EVER OFFERED TO THE PUBLIC.

Pair of Hearn-made full-double bed size beautifully whipped white fleecy Blankets.

One splendid full double-bed size real "Alhambra" Quilt.

Two hemmed white Bleached Pillow Cases.
One hemmed white Bleached Bolster Case.

This splendid Bargain Bale sent carriage paid to any address for only 50/-

Pair of heavy floral closely-patterned white or Ecru real Nottingham long lace Curtains.

One large-size lovely design hemmed and finished White Damask Dining Table Cloth

FREE!—One large-size, neatly patterned and finished genuine British-made Fringed Hearthrug.

Money returned in full if not absolutely satisfied

Send at once and secure this genuine offer. (*Foreign & Colonial orders 5/- extra*).

The Milton Drapery Stores (Dept. 4A), Padiham, Lancs

Mens Suits

WOULD you like a better Suit than any other Tailor can make you at the price? Then send a Postcard (but ask for Suit-Set 19), and we will send you a free set of real British Patterns, Book of Styles, & Measure-yourself Form. If you are not pleased with the Suit, we guarantee your money back without delay or demur. 4/- in the £ discount for cash. Write to

CATESBYS Ltd.
(Dept. 19), Tottenham Court Road. **LONDON, W.1**

CATESBY LINO SAVES MONEY, SAVES WORK.

THERE IS NOTHING TO BE GAINED

by waiting until you've saved up sufficient money to pay cash down for Catesbys CORK LINO. Look at the extra penalty waiting entails—a continuance of floor scrubbing drudgery and the lack of complete home comfort and richness. By means of our Easy Terms, Catesbys CORK LINO can be bought and laid down immediately, and directly that is done floor scrubbing drudgery is removed and home comfort and health perfected. Catesbys CORK LINO can be cleaned without scrubbing; it gathers no dust, and its rich design and smooth service serve to make it the ideal floor covering for the home. We sell on Easy Terms, **or allow 4/- in the £ discount for cash.** Whichever way you buy we pay carriage to your door. Write at once for free book of coloured designs, prices, and samples.

CATESBYS LTD.,
19, TOTTENHAM COURT RD., LONDON, W.1

MODERNISED PROVERBS.

"All is not gold that glitters,"

just as all substitutes fall far short of BORWICK'S for making deliciously light pies, pastry, cakes, &c.

BORWICK'S
BAKING POWDER.

Insist on having **BORWICK'S.**

Hinde's

HAIR TINT FOR GREY OR FADED HAIR.

Tints grey or faded hair any natural shade desired — brown, dark-brown, light-brown or black. It is permanent and washable, has no grease, and does not burn the hair. It is used by over three-quarters of a million people. A Medical Certificate accompanies each bottle. Of all Chemists, Stores, and Hairdressers, 2/6 the Flask or direct from HINDES Ltd., 1, Tabernacle Street, City, London.

Patentees and Manufacturers of the World-Famous Hindes Waverb.

RAINCOATS

33/6 The Season's best VALUE offer

Wearers of "Fashion-Craft" Raincoats are saved hours of discomfort in wet weather because they are clad in Raincoats that are ABSOLUTELY RAINPROOF.

"Fashion-Craft" Raincoats are made in many attractive styles from fine quality cloth, specially proofed—full check-lined—and can be had in light, medium or dark fawn for Ladies, Gents, Maids and Boys.

Write now for free patterns and latest Style Book No. 59

All orders are dealt with in strict rotation, and sent carriage paid.

Every "Fashion-Craft" is perfect in fit and finish, and unless you are completely satisfied with the garment when you receive it,

We will Refund your money

Remember, Manufacturers' Price is YOUR Price.

FASHION-CRAFT MILLS, Ltd.
Registered Offices:
32, Victoria St., Manchester.

28/6 Buys the **TAYLOR RAINCOAT**

A real Bargain. Coat—made from proofed gabardine—check lined—well cut—tailor made and finished. You save two profits, and get better value.

Satisfaction guaranteed, or money back.

Write for Patterns and Booklet. Post Free.

TAYLOR'S (Dept. 145),
The Garment House,
11, BLACKFRIARS STREET, MANCHESTER.

THERE IS ONLY ONE CURE FOR STOMACH & BOWEL INDIGESTION

CICFA IS THAT ONE CURE

INDIGESTION—however chronic—can be cured.

Sufferers from indigestion endeavour to obtain relief

(1) By Starration,
(2) By taking Pepsine mixtures,
(3) By taking Purgatives.

Three serious mistakes are thus made.

STARVATION IS HARMFUL.

When the digestive organs of the body have ceased performing their natural functions you will not help them by giving them nothing to do. What they want is work and nourishment, not idleness.

PEPSINE MIXTURES are no good for the following reasons:—Only one-quarter of the food is digested in the Stomach, the rest is digested in the Bowel. Pepsine digests food in the Stomach, but does not digest the starchy food in the Bowel. It is, therefore, useless in Bowel Indigestion.

BOWEL INDIGESTION.—Three-quarters of the food is digested in the Bowel. Food when undigested in the Bowel becomes foul, also producing gases and unnatural acids; the gases cause Flatulence, bloating and pressure.

Thus impurities are absorbed into the blood and carried to every part of the system, producing foul breath, coated tongue, heaviness of the head, biliousness, loss of appetite and profound depression.

CICFA is a combination of digestive Ferments which ensures prompt Stomach Digestion, then prompt Duodenal Digestion, with removal of heaviness at pit of Stomach; continued digestion all down the tract, and absorption of digested nourishment throughout. Constipation steadily grows less.

Instead of taking Soda, Magnesia, or other alkalis to neutralise Uric Acid in the blood for the cure of Rheumatism, Gout, etc., you should **PREVENT THE FORMATION OF** it.

GASES in Stomach or eructations.

Sharp, Neuralgic HEADACHES.

ACID in Stomach with HEARTBURN

TONGUE coated white all over

COMPLEXION blotchy, with red-ness of Nose, Spots & Pimples.

EATING not digested, vomiting occasionally

PAINS darting through Chest & Stomach, often between Shoulder Blades.

GASES in BOWEL or Flatulence.

Dull, Heavy HEADACHES.

ACID in the Blood, causing (a) Spots on skin, (b) Gout, (c) Rheumatism.

TONGUE coated yellow at back.

COMPLEXION muddy or pasty.

EATING dashed or loathed. Bilious vomiting and taste in mouth.

PAINS in Bowels, Griping and CONSTIPATION with all its misery.

CICFA AND PURGATIVES
entirely unlike each other.

Constipation cannot be cured by taking Purgatives, but only by restoring the natural working of the digestive glands, thus ensuring complete digestion of the albuminous food in the Stomach as well as digestion of the starchy food in the Bowel. When this is completed during the night, there will be no hard masses known as "Starch Balls" with Fermentation, Flatulence, and Constipation in the morning.

PURGATIVES give temporary relief, only to increase the trouble afterwards. **Purgatives do not digest food, they simply expel it, nourishment and all,** and the Bowel grows weaker and weaker.

YOU ASK—Is there, then, any medicine which can cure Indigestion?

WE ANSWER—Yes, a medicine which has the power of digesting the albuminous food in the Stomach, and the starchy food, etc., in the Bowel, which will also restore the Bile Circulation and the natural powers of the digestive glands. A remedy which possesses these powers cannot fail to cure, because such a remedy removes the causes of Indigestion, and then there can be no Acidity, Flatulence or Constipation, or any of those distressing indigestion symptoms. There is only one remedy which contains that wonderful combination of Digestive Ferments which possesses that power, and that remedy is **CICFA.**

READ CAREFULLY

How CICFA Cures Stomach & Bowel Indigestion.

STOMACH INDIGESTION occurs when the food, not being digested immediately by the Gastric Juice, begins to ferment. In a short time this food becomes so foul that it cannot be digested. Hence the formation of foul gases and acrid acids which irritate the nerves and often cause Heartburn; the gases cause stomach pressure, heart palpitation, neuralgic headaches, vomiting and a burning spot behind the left shoulder blade, so that many often fancy they have heart disease.

THE URIC ACID by ensuring complete digestion of the food, followed by complete oxidation and assimilation, for in that way you prevent the formation of excessive Uric Acid, which so often causes Rheumatism, Gout, etc. CICFA ensures such complete digestion of the food. That is why so many persons are surprised to find that when CICFA cures their Indigestion their Rheumatism has also gone.

16,000 British Doctors

have taken up Cicfa. Very many of them have written us privately of the splendid results which they have obtained by its use. When thousands of British doctors are satisfied with Cicfa, you do not need a sample with which to test it. There can be no better proof. You can proceed to take it at once.

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